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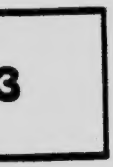

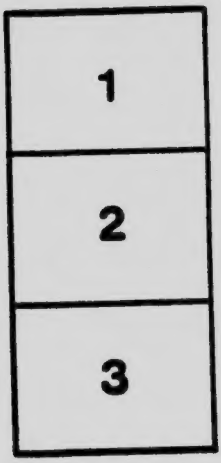

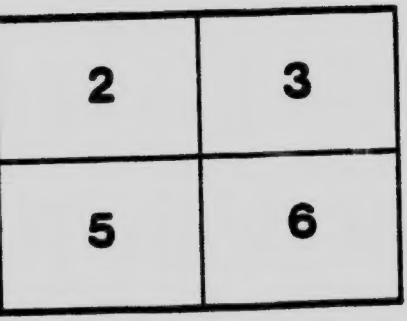

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Am.	3	per cent.	do	do

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Age	LIFE.				ENDOWMENT. Continuous Annual Premiums.					
	Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	35 Years.
	$	$	$	$	$	$	$	$	$	$
20	19 73	47 90	34 94	29 31	103 28	66 43	48 92	39 01	32 39	27 83
21	20 10	48 55	35 44	29 72	103 31	66 48	48 98	39 09	32 47	27 94
22	20 48	49 23	35 95	30 15	103 34	66 53	49 05	39 17	32 56	28 06
23	20 88	49 92	36 47	30 60	103 38	66 59	49 10	39 26	32 66	28 19
24	21 30	50 64	37 01	31 06	103 43	66 66	49 17	39 35	32 76	28 34
25	21 75	51 39	37 57	31 53	103 48	66 73	49 25	39 45	32 87	28 50
26	22 23	52 18	38 15	32 02	103 53	66 80	49 33	39 55	33 00	28 67
27	22 72	53 01	38 75	32 53	103 59	66 88	49 41	39 66	33 14	28 86
28	23 25	53 85	39 38	33 06	103 66	66 96	49 50	39 78	33 29	29 07
29	23 81	54 72	40 04	33 61	103 74	67 05	49 60	39 91	33 46	29 30
30	24 41	55 61	40 72	34 17	103 83	67 15	49 71	40 06	33 65	29 55
31	25 04	56 53	41 43	34 75	103 92	67 25	49 83	40 22	33 86	29 82
32	25 71	57 49	42 16	35 36	104 01	67 36	49 96	40 40	34 09	30 12
33	26 42	58 48	42 91	35 99	104 12	67 49	50 12	40 60	34 35	30 46
34	27 17	59 49	43 69	36 65	104 23	67 64	50 29	40 82	34 64	30 84
35	27 95	60 54	44 51	37 33	104 35	67 [illegible]	50 49	41 07	34 96	31 26
36	28 78	61 62	45 37	38 05	104 48	67 90	50 72	41 35	35 32	31 72
37	29 66	62 74	46 27	38 82	104 61	68 13	50 97	41 67	35 73	32 23
38	30 58	63 89	47 21	39 64	104 76	68 33	51 27	42 02	36 19	32 80
39	31 55	65 08	48 18	40 51	104 93	68 56	51 59	42 41	36 70	33 43
40	32 59	66 32	49 19	41 43	105 13	68 82	51 95	42 85	37 26	34 12
41	33 71	67 60	50 24	42 41	105 35	69 10	52 37	43 34	37 87	-----
42	34 90	68 93	51 34	43 45	105 59	69 41	52 82	43 88	38 54	-----
43	36 15	70 32	52 49	44 53	105 87	69 76	53 33	44 48	39 28	-----
44	37 47	71 78	53 69	45 67	106 18	70 15	53 89	45 14	40 11	-----
45	38 86	73 29	54 95	46 87	106 53	70 60	54 52	45 87	41 04	-----
46	40 33	74 90	56 27	48 15	106 92	71 10	55 22	46 69	-----	-----
47	41 88	76 56	57 65	49 49	107 37	71 65	56 01	47 62	-----	-----
48	43 53	78 29	59 10	50 91	107 87	72 25	56 90	48 65	-----	-----
49	45 30	80 09	60 63	52 43	108 44	72 94	57 89	49 81	-----	-----
50	47 20	81 97	62 24	54 04	109 09	73 73	59 00	51 12	-----	-----
51	49 25	83 99	63 94	55 78	109 86	74 64	60 24	-----	-----	-----
52	51 45	86 10	65 75	57 66	110 73	75 68	61 62	-----	-----	-----
53	53 83	88 31	67 68	59 67	111 70	76 85	63 15	-----	-----	-----
54	56 37	90 62	69 73	61 84	112 77	78 17	64 82	-----	-----	-----
55	59 09	93 06	71 90	64 17	113 97	79 66	66 65	-----	-----	-----
56	62 00	95 62	74 21	66 68	115 31	81 34	68 68	-----	-----	-----
57	65 12	98 33	76 68	69 40	116 82	83 20	70 95	-----	-----	-----
58	68 47	101 19	79 35	72 32	118 52	85 26	73 58	-----	-----	-----
59	72 05	104 24	82 23	75 48	120 44	87 57	76 62	-----	-----	-----
60	75 90	107 48	85 38	78 90	122 65	90 14	80 20	-----	-----	-----

For Notes see pages 213-14

Age.	LIFE. Without Profits. Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	ENDOWMENT. Continuous Annual Premiums. Without Profits. 10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	Five-Year Convertible Term Policy. Without Profits. Annual Premiums.
	$	$	$	$	$	$	$	$	$	$
20	15 58	37 63	27 94	23 12	93 53	59 40	42 94	33 22	27 04	9 33
21	15 91	38 22	28 38	23 49	93 59	59 44	42 99	33 29	27 13	9 45
22	16 26	38 83	28 84	23 86	93 64	59 50	43 04	33 37	27 22	9 58
23	16 62	39 46	29 31	24 26	93 69	59 55	43 10	33 45	27 31	9 71
24	17 00	40 11	29 86	24 67	93 74	59 61	43 15	33 53	27 42	9 86
25	17 40	40 79	30 30	25 09	93 80	59 66	43 20	33 64	27 53	10 01
26	17 83	41 49	30 83	25 55	93 86	59 73	43 27	33 73	27 66	10 17
27	18 29	42 22	31 38	26 02	93 93	59 80	43 36	33 84	27 79	10 34
28	18 76	42 98	31 94	26 51	94 00	59 88	43 44	33 97	27 95	10 53
29	19 27	43 76	32 53	27 03	94 07	59 95	43 53	34 08	28 12	10 72
30	19 80	44 57	33 15	27 56	94 15	60 04	43 63	34 24	28 29	10 93
31	20 36	45 42	33 78	28 12	94 23	60 13	43 75	34 39	28 50	11 14
32	20 94	46 29	34 44	28 70	94 32	60 23	43 88	34 56	28 73	11 37
33	21 57	47 20	35 13	29 30	94 41	60 34	44 01	34 75	28 98	11 60
34	22 23	48 14	35 84	29 93	94 51	60 46	44 17	34 97	29 26	11 85
35	22 92	49 11	36 59	30 59	94 62	60 60	44 35	35 20	29 57	12 11
36	23 66	50 15	37 36	31 28	94 73	60 74	44 54	35 47	29 90	12 37
37	24 44	51 23	38 16	32 00	94 86	60 90	44 77	35 76	30 29	12 65
38	25 26	52 34	39 00	32 75	95 00	61 08	45 02	36 09	30 71	12 96
39	26 14	53 50	39 88	33 54	95 15	61 28	45 29	36 45	31 18	13 28
40	27 06	54 71	40 80	34 37	95 32	61 50	45 60	36 86	31 70	13 67
41	28 05	55 95	41 77	35 25	95 51	61 75	45 94	37 32	32 28	14 12
42	29 10	57 25	42 78	36 17	95 72	62 04	46 33	37 82	32 92	14 67
43	30 21	58 60	43 85	37 14	95 95	62 34	46 76	38 37	33 64	15 31
44	31 40	60 01	44 97	38 16	96 22	62 70	47 25	39 01	34 43	16 06
45	32 66	61 47	46 15	39 25	96 52	63 10	47 80	39 70	35 29	16 89
46	33 99	62 96	47 38	40 40	96 86	63 55	48 39	40 48	-----	17 81
47	35 41	64 51	48 68	41 61	97 24	64 06	49 05	41 35	-----	18 82
48	36 92	66 13	50 05	42 91	97 66	64 63	49 79	42 31	-----	19 91
49	38 54	67 82	51 49	44 29	98 13	65 26	50 63	43 38	-----	21 10
50	40 26	69 57	53 00	45 75	98 68	65 97	51 55	44 55	-----	22 40
51	42 15	71 46	54 66	47 36	99 33	66 82	52 64	-----	-----	23 82
52	44 17	73 41	56 39	49 08	100 04	67 74	53 82	-----	-----	25 36
53	46 32	75 45	58 23	50 91	100 84	68 78	55 14	-----	-----	27 02
54	48 62	77 58	60 17	52 86	101 72	69 92	56 59	-----	-----	28 83
55	51 07	79 80	62 22	54 94	102 68	71 18	58 20	-----	-----	30 79
56	53 68	82 11	64 39	57 21	103 75	72 61	59 98	-----	-----	32 93
57	56 48	84 54	66 70	59 63	104 92	74 18	61 94	-----	-----	35 26
58	59 48	87 08	69 16	62 24	106 23	75 91	64 08	-----	-----	37 82
59	62 69	89 74	71 78	65 04	107 66	77 83	66 44	-----	-----	40 64
60	66 13	92 55	74 60	68 05	109 25	79 95	69 05	-----	-----	43 73

For Notes see page 213-14

Age.	Endowment. Ten Annual Premiums. Payable at Death or in 15 Years.	20 Years.	25 Years.	30 Years.	35 Years.	Endowment 20 Annual Premiums 30 Years	10 Year Renewable Term. Annual Premium	7 Year Convertible Term policy. Annual Premiums	Amount required to purchase an Annuity of $100 Yearly Males	Females
	$	$	$	$	$	$	$	$	$	$
20	91 35	81 26	72 [illegible]	65 65	60 14	40 42	12 20	9 37	2076	2190
21	91 41	81 31	72 [illegible]	65 79	60 32	40 50	12 50	9 [illegible]	2064	2175
22	91 48	81 36	72 [illegible]	65 94	60 51	40 58	12 82	[illegible]	2051	2160
23	91 55	81 42	72 68	66 10	60 72	40 67	13 16	[illegible]	2037	2145
24	91 62	81 49	72 81	66 27	60 94	40 77	13 5[illegible]	[illegible]	2023	2129
25	91 70	81 57	72 95	66 45	61 18	40 88	13 90	9 74	2007	2118
26	91 78	81 66	73 09	66 64	61 43	41 00	14 30	9 83	1990	2096
27	91 87	81 76	73 24	66 84	61 70	41 13	14 72	9 93	1973	2079
28	91 96	81 87	73 40	67 06	62 00	41 27	15 16	10 04	1955	2061
29	92 06	81 99	73 58	67 30	62 34	41 43	15 62	10 15	1937	2043
30	92 16	82 12	73 78	67 56	62 71	41 61	16 10	10 27	1918	2025
31	92 27	82 25	74 00	67 85	63 12	41 81	16 61	10 40	1898	2006
32	92 39	82 39	74 24	68 17	63 58	42 03	17 15	10 54	1878	1987
33	92 52	82 55	74 50	68 53	64 09	42 27	17 72	10 70	1857	1968
34	92 67	82 73	74 79	68 92	64 65	42 53	18 33	10 88	1835	1949
35	92 83	82 93	75 11	69 35	65 26	42 82	18 98	11 08	1813	1929
36	93 00	83 14	75 46	69 82	65 92	43 15	19 65	11 30	1791	1909
37	93 19	83 37	75 84	70 33	66 62	43 52	20 36	11 54	1767	1889
38	93 40	83 62	76 25	70 88	67 37	43 93	21 13	11 81	1743	1867
39	93 63	83 91	76 70	71 48	68 17	44 39	21 95	12 10	1718	1845
40	93 89	[illegible] 23	77 19	72 13	[illegible] 02	44 90	22 81	12 43	1693	1822
41	94 18	[illegible]	77 73	72 84	--	45 46	23 73	12 81	1667	1798
42	94 50	84 99	78 33	73 62	--	46 07	24 72	13 25	1640	1774
43	94 85	85 45	79 00	74 48	--	46 74	25 78	13 75	1613	1748
44	95 24	85 97	79 74	75 43	-----	47 48	26 91	14 32	1585	1722
45	95 68	86 55	80 [illegible]	76 48	-----	48 31	28 11	14 97	1556	1694
46	96 17	87 20	81 [illegible]	-----	-----	49 26	29 38	15 71	1527	1666
47	96 [illegible]	87 93	82 4[illegible]	-----	-----	50 37	30 72	16 55	1498	1637
48	97 [illegible]	[illegible]8 75	83 49	-----	-----	51 68	32 15	17 50	1467	1607
49	98 [illegible]	89 67	84 67	-----	-----	53 23	33 67	18 58	1436	1576
50	98 78	90 71	85 97	-----	-----	55 06	35 28	19 80	1405	1544
51	99 66	91 88	-----	-----	-----	------	36 98	21 18	1373	1511
52	100 66	93 19	-----	-----	-----	------	38 78	22 73	1340	1478
53	101 77	94 64	-----	-----	-----	------	40 69	24 46	1307	1444
54	103 00	96 23	-----	-----	-----	------	42 73	26 40	1274	1409
55	104 35	97 96	-----	-----	-----	------	44 90	28 56	1240	1374
56	105 84	99 83	-----	-----	-----	------	------	30 96	1206	1338
57	107 50	101 89	-----	-----	-----	------	------	33 62	1171	1301
58	109 59	104 20	-----	-----	-----	------	------	36 57	1136	1264
59	111 82	106 80	-----	-----	-----	------	------	39 84	1101	1227
60	114 30	109 70	-----	-----	-----	------	------	43 47	1066	1189

For Notes see pages 213-14

GUARANTEED ACCUMULATION CONTRACT.

Age.	LIFE. Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	ENDOWMENT. CONTINUOUS ANNUAL PREMIUMS 10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	Endowment 30 Years. 20 Annual Premiums.
	$	$	$	$	$	$	$	$	$	$
21	19 60	48 40	35 85	29 65	105 65	67 95	49 50	38 80	31 95	40 20
22	20 05	49 15	36 40	30 15	105 65	68 00	49 60	38 90	32 10	40 35
23	20 50	49 90	36 95	30 60	105 70	68 10	49 70	39 00	32 25	40 50
24	20 95	50 65	37 55	31 15	105 75	68 15	49 80	39 15	32 40	40 65
25	21 45	51 50	38 20	31 65	105 85	68 30	49 95	39 30	32 60	40 85
26	22 00	52 35	38 90	32 25	105 95	68 45	50 10	39 50	32 85	41 10
27	22 55	53 30	39 60	32 85	106 10	68 60	50 30	39 75	33 10	41 35
28	23 15	54 20	40 30	33 45	106 25	68 75	50 50	39 95	33 40	41 60
29	23 75	55 15	41 00	34 10	106 40	68 90	50 65	40 20	33 65	41 90
30	24 35	56 10	41 75	34 70	106 50	69 10	50 85	40 45	33 95	42 20
31	25 00	57 05	42 50	35 35	106 65	69 25	51 05	40 70	34 30	42 50
32	25 70	58 00	43 25	36 00	106 80	69 45	51 30	40 95	34 65	42 80
33	26 45	59 00	44 00	36 70	106 95	69 60	51 55	41 25	35 00	43 15
34	27 25	60 20	44 90	37 40	107 15	69 80	51 80	41 60	35 40	43 55
35	28 10	61 35	45 85	38 15	107 30	70 05	52 05	41 95	35 85	43 95
36	28 95	62 60	46 80	38 90	107 50	70 30	52 35	42 30	36 35	44 40
37	29 85	63 80	47 80	39 75	107 70	70 50	52 70	42 75	36 85	44 90
38	30 80	65 10	48 80	40 65	107 85	70 80	53 05	43 20	37 45	45 40
39	31 80	66 35	49 80	41 60	108 05	71 05	53 40	43 65	38 05	45 95
40	32 90	67 70	50 85	42 55	108 30	71 40	53 80	44 20	38 70	46 60
41	34 10	69 10	52 00	43 55	108 55	71 75	54 25	44 75	39 45	47 25
42	35 35	70 55	53 15	44 65	108 85	72 15	54 80	45 45	40 25	48 00
43	36 65	72 05	54 40	45 75	109 20	72 60	55 35	46 15	41 15	48 80
44	38 05	73 65	55 70	46 95	109 60	73 10	56 00	46 95	42 15	49 70
45	39 55	75 25	57 05	48 20	110 05	73 65	56 70	47 85	43 20	50 65
46	41 15	76 90	58 45	49 55	110 55	74 25	57 50	48 80	....	.....
47	42 80	78 60	59 90	50 90	111 00	74 90	58 30	49 85	....	.....
48	44 55	80 35	61 35	52 35	111 55	75 55	59 20	50 95	....	.....
49	46 35	82 10	62 90	53 85	112 10	76 35	60 20	52 20	....	.....
50	48 30	83 95	64 50	55 40	112 70	77 15	61 25	53 50	....	.....
51	50 35	85 85	66 20	57 10	113 35	78 05	62 40	.....	....	.....
52	52 55	87 85	68 00	58 90	114 10	79 10	63 70	.....	....	.....
53	54 90	89 95	69 95	60 80	114 95	80 25	65 15	.....	....	.....
54	57 40	92 10	71 95	62 85	115 90	81 50	66 75	.....	....	.....
55	60 05	94 40	74 05	65 05	117 00	82 85	68 45	.....	....	.....
56	62 85	96 75	76 30	.....	118 15	84 35	.....	.....	....	.....
57	65 85	99 25	78 70	.....	119 40	86 00	.....	.....	....	.....
58	69 05	101 85	81 20	.....	120 85	87 85	.....	.....	....	.....
59	72 45	104 60	83 90	.....	122 40	89 85	.....	.....	....	.....
60	76 05	107 45	86 80	.....	124 10	92 00	.....	.....	....	.....

For Notes see pages 214-15

	LIFE. WITHOUT PROFITS.					ENDOWMENT. CONTINUOUS ANNUAL PREMIUMS. WITHOUT PROFITS.				
Age.	Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	25 Annual Premiums.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.
	$	$	$	$	$	$	$	$	$	$
21	15 85	38 40	28 50	23 95	20 85	93 85	59 60	42 90	33 25	27 10
22	16 20	39 05	28 95	24 05	21 25	93 90	59 65	42 95	33 30	27 20
23	16 55	39 70	29 45	24 50	21 60	93 95	59 70	43 05	33 40	27 30
24	16 95	40 35	29 95	24 90	22 00	94 00	59 80	43 10	33 50	27 40
25	17 35	41 05	30 50	25 35	22 40	94 05	59 85	43 20	33 60	27 55
26	17 80	41 75	31 05	25 80	22 80	94 15	59 95	43 30	33 70	27 70
27	18 25	42 50	31 60	26 30	23 25	94 20	60 05	43 40	33 85	27 85
28	18 75	43 30	32 20	26 80	23 70	94 30	60 10	43 50	33 95	28 00
29	19 25	44 10	32 80	27 30	24 15	94 40	60 20	43 65	34 10	28 20
30	19 75	44 95	33 45	27 85	24 65	94 45	60 35	43 75	34 30	28 40
31	20 35	45 80	34 10	28 40	25 20	94 55	60 45	43 90	34 45	28 60
32	20 90	46 70	34 80	29 00	25 70	94 65	60 55	44 05	34 65	28 85
33	21 55	47 65	35 50	29 65	26 30	94 80	60 70	44 25	34 85	29 15
34	22 20	48 60	36 25	30 25	26 90	94 90	60 85	44 40	35 10	29 45
35	22 90	49 65	37 00	30 95	27 50	95 05	61 00	44 60	35 35	29 75
36	23 65	50 65	37 85	31 65	28 15	95 20	61 20	44 85	35 65	30 15
37	24 40	51 75	38 65	32 40	28 85	95 35	61 40	45 10	35 95	30 55
38	25 25	52 90	39 55	33 15	29 60	95 50	61 60	45 35	36 35	31 00
39	26 10	54 05	40 45	33 95	30 35	95 70	61 85	45 70	36 70	31 50
40	27 05	55 25	41 40	34 80	31 20	95 90	62 10	46 05	37 15	32 05
41	28 00	56 55	42 40	35 70	32 05	96 25	62 40	46 40	37 65	32 65
42	29 05	57 85	43 45	36 65	32 95	96 40	62 75	46 85	38 20	33 35
43	30 15	59 20	44 55	37 65	33 95	96 70	63 10	47 30	38 80	34 10
44	31 35	60 65	45 70	38 70	34 95	97 00	63 55	47 85	39 45	34 95
45	32 60	62 15	46 90	39 80	36 10	97 35	64 00	48 45	40 20	35 85
46	33 95	63 70	48 20	41 00	37 25	97 75	64 50	49 10	41 05	36 85
47	35 35	65 30	49 50	42 25	38 50	98 20	65 10	49 85	41 95	37 95
48	36 90	67 00	50 95	43 60	39 85	98 70	65 75	50 65	43 00	39 15
49	38 50	68 75	52 40	45 00	41 30	99 25	66 45	51 55	44 10	40 50
50	40 25	70 55	53 95	46 50	42 85	99 90	67 25	52 55	45 35	41 95
51	42 05	72 50	55 60	48 10	44 45	100 60	68 15	53 70	46 70	43 50
52	44 05	74 45	57 35	49 80	46 25	101 35	69 15	54 90	48 20	45 25
53	46 15	76 55	59 20	51 65	48 15	102 20	70 20	56 25	49 85	47 10
54	48 35	78 70	61 15	53 60	50 15	103 15	71 40	57 80	51 65	49 15
55	50 75	81 00	63 20	55 65	52 35	104 15	72 75	59 45	53 60	51 35
56	53 30	83 35	65 40	57 90	54 70	105 30	74 20	61 25	55 75	....
57	56 00	85 85	67 70	60 30	57 25	106 60	75 85	63 25	58 10	....
58	58 90	88 45	70 20	62 85	59 95	108 00	77 65	65 45	60 65	....
59	62 05	91 20	72 85	65 65	62 90	109 55	79 65	67 90	63 40	....
60	65 35	94 10	75 70	68 60	66 05	111 25	81 80	70 55	66 45	....

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GUARANTEED ACCUMULATION CONTRACT.
FIVE PER CENT. TWENTY YEAR GOLD BOND.

	LIFE.				ENDOWMENT. Continuous Annual Premiums.			Endowment 30 Years.
Age.	Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	10 Years.	15 Years.	20 Years.	20 Annual Payments.
	$	$	$	$	$	$	$	$
21	25 50	62 95	46 65	38 55	137 35	88 35	64 35	52 30
22	26 10	63 90	47 35	39 20	137 35	88 40	64 50	52 50
23	26 65	64 90	48 05	39 80	137 45	88 55	64 65	52 65
24	27 25	65 85	48 85	40 50	137 50	88 60	64 75	52 85
25	27 90	66 95	49 70	41 15	137 65	88 80	64 95	53 15
26	28 60	68 10	50 60	41 95	137 75	89 00	65 15	53 45
27	29 35	69 30	51 50	42 75	137 95	89 20	65 40	53 80
28	30 10	70 50	52 40	43 50	138 15	89 40	65 65	54 10
29	30 90	71 70	53 30	44 35	138 35	89 60	65 85	54 50
30	31 70	72 95	54 30	45 15	138 45	89 85	66 15	54 90
31	32 50	74 20	55 25	46 00	138 65	90 05	66 40	55 25
32	33 45	75 40	56 25	46 80	138 85	90 30	66 70	55 65
33	34 40	76 70	57 20	47 75	139 05	90 50	67 05	56 10
34	35 45	78 30	58 40	48 65	139 30	90 75	67 35	56 65
35	36 55	79 80	59 65	49 60	139 50	91 10	67 70	57 15
36	37 65	81 40	60 85	50 60	139 75	91 40	68 10	57 75
37	38 85	82 95	62 15	51 70	140 05	91 65	68 55	58 40
38	40 05	84 65	63 45	52 85	140 25	92 05	69 00	59 05
39	41 35	86 30	64 75	54 10	140 50	92 40	69 45	59 75
40	42 80	88 05	66 15	55 35	140 80	92 85	69 95	60 60
41	44 35	89 85	67 60	56 65	141 15	93 30	70 55	61 45
42	46 00	91 75	69 10	58 05	141 55	93 80	71 25	62 40
43	47 65	93 70	70 75	59 50	142 00	94 40	72 00	63 45
44	49 50	95 75	72 45	61 05	142 50	95 05	72 80	64 65
45	51 45	97 85	74 20	62 70	143 10	95 75	73 75	65 85
46	53 50	100 00	76 00	64 45	143 75	96 55	74 75	.....
47	55 65	102 20	77 90	66 20	144 30	97 40	75 80	.....
48	57 95	104 50	79 80	68 10	145 05	98 25	77 00	.....
49	60 30	106 75	81 80	70 05	145 75	99 30	78 30	.....
50	62 80	109 15	83 85	72 05	146 55	100 30	79 65	.....
51	65 50	111 65	86 10	74 25	147 40	101 50	81 15	.....
52	68 35	114 25	88 40	76 60	148 35	102 85	82 85	.....
53	71 40	116 95	90 95	79 05	149 45	104 35	84 70	.....
54	74 65	119 75	93 55	81 75	150 70	105 95	86 80	.....
55	78 10	122 75	96 30	84 60	152 10	107 75	89 00	.....
56	81 75	125 80	99 20	.....	153 60	109 70	.....	.....
57	85 65	129 05	102 35	.....	155 25	111 80	.....	.....
58	89 80	132 45	105 60	.....	157 15	114 25	.....	.....
59	94 20	136 00	109 10	.....	159 15	116 85	.....	.....
60	98 90	139 70	112 85	.....	161 35	119 60	.....	.....

For Notes see pages 214-15

GUARANTEED ACCUMULATION CONTRACT.

Age.	Secured Dividend Policy. Accumulation Period 15 Yrs. Life. 15 Annual Premiums.	Endowment. 15 Years.	Accumulation Period 20 Years. Life. 20 Annual Premiums.	Endowment. 20 Years	Return Premium Plan. All Premiums paid returned in case of death during Premium paying Period. Life. 15 Annual Premiums.	20 Annual Premiums.	Endowment. 15 Years.	20 Years.	Endowment. 10 Annual Premiums. Payable at Death or in 15 Years.	20 Years.	25 Years.
	$	$	$	$	$	$	$	$	$	$	$
21	36 15	68 50	30 40	50 70	38 50	32 85	72 80	54 60	92 45	81 55	72 65
22	36 75	68 55	30 90	50 80	39 15	33 45	73 00	54 85	92 50	81 65	72 75
23	37 30	68 65	31 40	50 95	39 85	34 05	73 20	55 10	92 55	81 70	72 90
24	37 90	68 75	31 95	51 10	40 60	34 75	73 45	55 40	92 60	81 80	73 05
25	38 55	68 90	32 55	51 30	41 35	35 45	73 75	55 75	92 70	81 95	73 20
26	39 25	69 05	33 15	51 50	42 20	36 25	74 10	56 10	92 85	82 15	73 45
27	39 95	69 25	33 80	51 75	43 05	37 05	74 45	56 55	93 05	82 35	73 75
28	40 70	69 45	34 50	52 00	43 90	37 90	74 80	57 00	93 20	82 55	74 00
29	41 45	69 60	35 20	52 25	44 80	38 80	75 15	57 50	93 40	82 80	74 30
30	42 20	69 80	35 90	52 55	45 75	39 70	75 55	58 05	93 55	83 00	74 55
31	42 95	70 00	36 60	52 85	46 65	40 70	75 95	58 60	93 70	83 20	74 85
32	43 75	70 20	37 35	53 15	47 65	41 70	76 40	59 25	93 90	83 45	75 20
33	44 55	70 45	38 10	53 50	48 70	42 75	76 90	59 90	94 10	83 70	75 50
34	45 50	70 70	38 95	53 85	49 95	43 90	77 45	60 65	94 30	84 00	75 90
35	46 45	70 95	39 80	54 25	51 20	45 10	78 10	61 45	94 50	84 25	76 30
36	47 45	71 25	40 65	54 70	52 55	46 40	78 75	62 35	94 75	84 60	76 70
37	48 50	71 55	41 65	55 15	53 95	47 90	79 45	63 35	94 95	84 90	77 15
38	49 55	71 85	42 70	55 70	55 40	49 50	80 20	64 40	95 20	85 20	77 60
39	50 65	72 20	43 80	56 20	56 90	51 20	81 05	65 65	95 45	85 60	78 10
40	51 75	72 60	44 95	56 85	58 55	53 05	82 00	67 00	95 75	86 00	78 65
41	52 95	73 00	46 15	57 50	60 30	55 10	83 05	68 50	96 10	86 40	79 25
42	54 20	73 50	47 50	58 25	62 20	57 35	84 20	70 25	96 45	86 95	79 95
43	55 50	74 05	48 90	59 15	64 25	59 85	85 55	72 25	96 90	87 50	80 75
44	56 90	74 65	50 40	60 10	66 50	62 65	87 05	74 50	97 40	88 15	81 60
45	58 35	75 30	52 00	61 15	68 90	65 70	88 70	77 05	97 95	88 85	82 50
46	59 85	76 05	53 70	62 25	71 45	69 10	90 55	79 95	98 50	89 60	83 45
47	61 40	76 80	55 45	63 50	74 25	72 85	92 65	83 15	99 15	90 40	84 50
48	63 05	77 65	57 30	64 80	77 30	76 95	94 95	86 75	99 75	91 25	85 60
49	64 75	78 55	59 25	66 20	80 65	81 55	97 55	90 80	100 45	92 15	86 75
50	66 55	79 55	61 25	67 75	84 35	86 70	100 50	95 35	101 20	93 15	88 00
51	68 45	80 70	63 60	69 45	88 40	92 55	103 85	100 70	102 05	94 20	.....
52	70 45	81 90	66 00	71 35	92 95	99 35	107 60	106 30	103 00	95 40	.....
53	72 60	83 25	68 65	73 45	97 95	107 35	111 85	114 30	104 05	96 75	.....
54	74 85	84 70	71 50	75 80	103 45	116 85	116 55	123 20	105 20	98 15	.....
55	77 20	86 30	74 60	78 40	109 65	128 15	121 95	133 85	106 45	99 75	.....
56	79 75	88 10	.....	.....	116 65	.....	128 15	...	107 85	101 45	.....
57	82 45	90 05	.....	.....	124 75	.....	135 40	.....	109 35	103 30	.....
58	85 35	92 25	.....	.....	134 15	.....	143 95	.....	111 05	105 30	.....
59	88 50	94 65	.....	.....	145 30	.....	154 20	.....	112 85	107 50	.....
60	91 85	97 35	.....	.....	158 60	.....	166 50	.....	114 85	109 90	.....

For Notes see pages 214-15

Age.	Endowment. Ten Annual Premiums. Without Profits. Payable at Death or in 15 Years.	20 Years.	25 Years.	Term Plan. Without Profits. 1 Year.	5 Years.	10 Years.	Convertible Term Plan. Without Profits. 5 Years.	10 Years.	Amount required to purchase an Annuity of $100 Yearly. Males.	Females.
	$	$	$	$	$	$	$	$	$	$
21	80 70	70 15	61 70	9 20	9 40	10 25	10 45	10 80	-----	-----
22	80 80	70 25	61 80	9 25	9 45	10 35	10 50	10 90	-----	-----
23	80 85	70 30	61 90	9 30	9 55	10 50	10 60	11 05	-----	-----
24	80 90	70 40	62 00	9 40	9 65	10 65	10 70	11 20	-----	-----
25	81 00	70 50	62 15	9 50	9 75	10 80	10 85	11 35	2035	2146
26	81 05	70 60	62 25	9 60	9 85	10 95	11 00	11 55	2014	2127
27	81 15	70 70	62 40	9 70	10 00	11 15	11 15	11 75	1993	2108
28	81 25	70 80	62 55	9 85	10 15	11 35	11 35	11 95	1972	2089
29	81 35	70 95	62 70	10 00	10 30	11 55	11 55	12 20	1951	2069
30	81 45	71 10	62 90	10 10	10 45	11 75	11 75	12 45	1929	2050
31	81 55	71 25	63 10	10 25	10 65	12 00	11 95	12 70	1907	2030
32	81 70	71 40	63 35	10 40	10 85	12 30	12 20	13 00	1885	2009
33	81 85	71 55	63 60	10 60	11 05	12 60	12 45	13 35	1863	1988
34	82 00	71 75	63 85	10 80	11 30	12 95	12 75	13 75	1840	1967
35	82 15	72 00	64 15	11 00	11 55	13 30	13 05	14 15	1817	1945
36	82 30	72 20	64 45	11 25	11 85	13 70	13 40	14 60	1793	1922
37	82 50	72 45	64 85	11 55	12 20	14 15	13 80	15 05	1768	1899
38	82 70	72 75	65 25	11 85	12 55	14 60	14 20	15 55	1742	1876
39	82 95	73 05	65 65	12 15	12 90	15 15	14 65	16 15	1716	1852
40	83 20	73 40	66 15	12 50	13 30	15 70	15 15	16 75	1689	1827
41	83 50	73 80	66 70	12 90	13 75	16 30	15 70	17 45	1662	1802
42	83 80	74 25	67 30	13 30	14 25	17 00	16 30	18 20	1634	1776
43	84 15	74 70	67 95	13 75	14 80	17 75	16 95	19 00	1606	1750
44	84 55	75 25	68 65	14 25	15 35	18 55	17 60	19 90	1578	1723
45	85 00	75 85	69 45	14 80	16 00	19 40	18 35	20 85	1550	1695
46	85 50	76 50	70 35	15 40	16 70	20 40	19 20	21 90	1522	1667
47	86 05	77 25	71 30	16 05	17 50	21 45	20 15	23 05	1493	1637
48	86 70	78 05	72 35	16 75	18 35	22 55	21 15	24 25	1464	1607
49	87 35	78 95	73 55	17 50	19 25	23 80	22 25	25 65	1435	1576
50	88 15	79 95	74 80	18 35	20 25	25 20	23 45	27 15	1405	1545
51	89 00	81 05	76 20	19 30	21 35	26 65	24 75	28 75	1375	1513
52	89 95	82 25	77 70	20 30	22 55	28 25	26 20	30 45	1345	1481
53	90 95	83 55	79 30	21 40	23 85	30 00	27 75	32 35	1314	1448
54	92 10	85 00	81 05	22 60	25 25	31 90	29 40	34 40	1282	1414
55	93 35	86 60	82 95	23 95	26 80	34 00	31 25	36 65	1251	1380
56	94 75	88 30	84 95	25 40	28 50	-----	33 25	-----	1219	1345
57	96 30	90 15	87 15	26 95	30 35	-----	35 45	-----	1185	1309
58	97 95	92 20	89 50	28 70	32 35	-----	37 80	-----	1151	1273
59	99 80	94 40	92 00	30 55	34 55	-----	40 40	-----	1116	1237
60	101 85	96 80	94 70	32 65	36 95	-----	43 20	-----	1080	1200

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AGE.	LIFE WITHOUT PROFITS. Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	ENDOWMENT. Continuous Annual Premiums. WITHOUT PROFITS. 10 Years.	15 Years.	20 Years.	Special 10 Year Option. Annual Premiums.
	$	$	$	$	$	$	$	$
20	15 80	38 60	28 40	23 80	99 60	59 80	43 60	10 20
21	16 20	39 00	28 00	24 20	99 80	60 00	43 80	10 60
22	16 60	39 80	29 60	24 60	100 00	60 20	44 00	11 00
23	17 00	40 60	30 20	25 00	100 20	60 60	44 20	11 40
24	17 40	41 40	30 80	25 40	100 40	61 00	44 40	11 80
25	17 80	42 20	31 40	25 80	100 60	61 40	44 60	12 20
26	18 20	43 20	32 20	26 40	100 80	61 80	44 80	12 60
27	18 60	44 20	33 00	27 00	101 00	62 20	45 00	13 00
28	19 00	45 20	33 80	27 60	101 20	62 60	45 20	13 40
29	19 40	46 20	34 60	28 20	101 40	63 00	45 40	13 80
30	19 80	47 20	35 40	28 80	101 60	63 40	45 60	14 20
31	20 20	48 40	36 20	29 60	101 80	63 80	45 80	14 60
32	21 00	49 60	37 00	30 40	102 00	64 20	46 00	15 00
33	21 80	50 80	37 80	31 20	102 20	64 60	46 20	15 40
34	22 60	52 00	38 60	32 00	102 40	65 00	46 40	15 80
35	23 40	53 20	39 40	32 80	102 60	65 40	46 60	16 20
36	24 20	54 60	40 40	33 80	102 80	65 80	47 00	16 60
37	25 00	56 00	41 40	34 80	103 00	66 20	47 40	17 00
38	25 80	57 40	42 40	35 80	103 20	66 60	47 80	17 40
39	26 60	58 80	43 40	36 80	103 40	67 00	48 20	17 80
40	27 40	60 20	44 40	37 80	103 60	67 40	48 60	18 20
41	28 20	61 80	45 60	39 00	103 80	67 80	49 20	18 60
42	29 40	63 40	46 80	40 20	104 00	68 20	49 80	19 00
43	30 60	65 00	48 00	41 40	104 20	68 60	50 40	19 80
44	31 80	66 60	49 20	42 60	104 40	69 00	51 00	20 60
45	33 00	68 20	50 40	43 80	104 60	69 40	51 60	21 40
46	34 60	70 00	51 80	45 20	105 00	70 00	52 40	22 20
47	36 20	71 80	53 20	46 60	105 40	70 60	53 20	23 80
48	37 80	73 60	54 60	48 00	105 80	71 20	54 00	25 40
49	39 40	75 40	56 00	49 40	106 20	71 80	54 80	27 00
50	41 00	77 20	57 40	50 80	106 60	72 40	55 60	29 40
51	42 60	79 20	59 00	52 40	107 00	73 20	56 80	31 80
52	44 60	81 20	60 60	54 00	107 40	74 00	58 00	34 80
53	46 60	83 20	62 20	55 60	107 80	74 80	59 20	37 80
54	48 60	85 20	63 80	57 20	108 20	75 60	60 40	40 80
55	51 00	87 20	65 40	58 80	108 60	76	61 60	43 80
56	53 40	------	------	------	------	------	------	47 40
57	55 80	------	------	------	------	------	------	51 00
58	58 20	------	------	------	------	------	------	55 00
59	61 00	------	------	------	------	------	------	59 00
60	63 80	------	------	------	------	------	------	63 00

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Age.	SPECIAL POLICY $250.00. WITHOUT PROFITS. LIFE. Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	ENDOWMENT. 10 Years.	15 Years.	20 Years.	TEN YEAR OPTION. Annual Premiums for $250.	Annual Premiums for $1,000.
	$	$	$	$	$	$	$	$	$
12	3 30	9 15	6 60	5 70	24 65	14 70	10 65	1 90	7 00
13	3 40	9 20	6 65	5 75	24 70	14 75	10 70	2 00	7 40
14	3 50	9 25	6 70	5 80	24 75	14 80	10 75	2 10	7 80
15	3 60	9 30	6 75	5 85	24 80	14 85	10 80	2 20	8 20
16	3 70	9 40	6 85	5 90	24 85	14 90	10 85	2 30	8 60
17	3 80	9 50	6 95	5 95	24 90	14 95	10 90	2 40	9 00
18	3 90	9 60	7 05	6 00	24 95	15 00	10 95	2 50	9 40
19	4 00	9 70	7 15	6 05	25 00	15 05	11 00	2 60	9 80
20	4 10	9 80	7 25	6 10	25 05	15 10	11 05	2 70	10 20
21	4 20	9 90	7 40	6 20	25 10	15 15	11 10	2 80	10 60
22	4 30	10 10	7 55	6 30	25 15	15 20	11 15	2 90	11 00
23	4 40	10 30	7 70	6 40	25 20	15 30	11 20	3 00	11 40
24	4 50	10 50	7 85	6 50	25 25	15 40	11 25	3 10	11 80
25	4 60	10 70	8 00	6 60	25 30	15 50	11 30	3 20	12 20
26	4 70	10 95	8 20	6 75	25 35	15 60	11 35	3 30	12 60
27	4 80	11 20	8 40	6 90	25 40	15 70	11 40	3 40	13 00
28	4 90	11 45	8 60	7 05	25 45	15 80	11 45	3 50	13 40
29	5 00	11 70	8 80	7 20	25 50	15 90	11 50	3 60	13 80
30	5 10	11 95	9 00	7 35	25 55	16 00	11 55	3 70	14 20
31	5 20	12 25	9 20	7 65	25 60	16 10	11 60	3 80	14 60
32	5 40	12 65	9 40	7 75	25 65	16 20	11 65	3 90	15 00
33	5 60	12 85	9 60	7 95	25 70	16 30	11 70	4 00	15 40
34	5 80	13 15	9 80	8 15	25 75	16 40	11 75	4 10	15 80
35	6 00	13 45	10 10	8 35	25 80	16 50	11 80	4 20	16 20
36	6 20	13 80	10 25	8 60	25 85	16 60	11 90	4 30	16 60
37	6 40	14 15	10 50	8 85	25 90	16 70	12 00	4 40	17 00
38	6 60	14 50	10 75	9 10	25 95	16 80	12 10	4 50	17 40
39	6 80	14 85	11 00	9 35	26 00	16 90	12 20	4 60	17 80
40	7 00	15 20	11 25	9 60	26 05	17 00	12 30	4 70	18 20
41	7 20	15 60	11 55	9 90	26 10	17 10	12 45	4 80	18 60
42	7 50	16 00	11 85	10 20	26 15	17 20	12 60	4 90	19 00
43	7 80	16 40	12 15	10 50	26 20	17 30	12 75	5 10	19 80
44	8 10	16 80	12 45	10 80	26 25	17 40	12 90	5 30	20 60
45	8 40	17 20	12 75	11 10	26 30	17 50	13 05	5 50	21 40
46	8 80	17 65	13 10	11 45	26 40	17 65	13 25	5 70	22 20
47	9 20	18 10	13 45	11 80	26 50	17 80	13 45	6 10	23 80
48	9 60	18 55	13 80	12 15	26 60	17 95	13 65	6 50	25 40
49	10 00	19 00	14 15	12 50	26 70	18 10	13 85	6 90	27 00
50	10 40	19 45	14 50	12 85	26 80	18 25	14 05	7 50	29 40
51	10 80	19 95	14 90	13 25	26 90	18 45	14 35	8 10	31 80
52	11 30	20 45	15 30	13 65	27 00	18 65	14 65	8 85	34 80
53	11 80	20 95	15 70	14 05	27 10	18 85	14 95	9 60	37 80
54	12 30	21 45	16 10	14 45	27 20	19 05	15 25	10 35	40 80
55	12 90	21 95	16 50	14 85	27 30	19 25	15 55	11 10	43 80

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Age.	LIFE. Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	ENDOWMENT. CONTINUOUS ANNUAL PREMIUMS. 10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	Endowment. 20 Annual Premiums. 30 Years.
	$	$	$	$	$	$	$	$	$	$
20	19 00	43 50	32 70	27 40	103 65	66 20	48 00	38 20	31 40	38 60
21	19 40	44 30	33 30	27 95	103 75	66 30	48 10	38 30	31 55	38 75
22	19 85	45 05	33 85	28 40	103 75	66 35	48 15	38 40	31 70	38 90
23	20 30	45 85	34 45	28 90	103 80	66 40	48 25	38 55	31 85	39 05
24	20 75	46 70	35 10	29 45	103 85	66 50	48 35	38 70	32 00	39 20
25	21 30	47 60	35 75	30 00	103 95	66 60	48 50	38 85	32 20	39 40
26	21 85	48 55	36 45	30 60	104 05	66 75	48 65	39 05	32 45	39 65
27	22 40	49 50	37 20	31 25	104 20	66 90	48 85	39 25	32 70	39 90
28	23 00	50 50	38 00	31 90	104 35	67 05	49 00	39 45	32 95	40 20
29	23 60	51 55	38 75	32 55	104 50	67 25	49 20	39 70	33 20	40 45
30	24 25	52 60	39 55	33 25	104 60	67 40	49 40	39 95	33 50	40 75
31	24 90	53 65	40 35	33 90	104 75	67 55	49 60	40 20	33 30	41 05
32	25 60	54 75	41 15	34 60	104 90	67 75	49 80	40 45	34 15	41 40
33	26 35	55 85	42 00	35 35	105 05	67 90	50 05	40 ...	34 50	41 75
34	27 10	57 00	42 90	36 15	105 20	68 10	50 30	41 05	34 90	42 10
35	27 95	58 20	43 80	36 95	105 40	68 35	50 55	41 40	35 35	42 55
36	28 80	59 45	44 75	37 75	105 60	68 55	50 85	41 80	35 80	43 00
37	29 70	60 70	45 75	38 60	105 75	68 80	51 15	42 20	36 30	43 45
38	30 60	61 95	46 75	39 50	105 95	69 05	51 50	42 60	36 85	43 95
39	31 60	63 30	47 75	40 40	106 15	69 35	51 85	43 10	37 40	44 50
40	32 60	64 65	48 85	41 35	106 35	69 65	52 25	43 60	38 05	45 10
41	33 70	66 05	49 95	42 35	106 60	70 00	52 70	44 15	38 75	45 80
42	34 85	67 55	51 10	43 40	106 90	70 40	53 20	44 80	39 55	46 50
43	36 10	69 10	52 35	44 55	107 25	70 85	53 75	45 55	40 40	47 35
44	37 45	70 70	53 65	45 70	107 65	71 30	54 40	46 30	41 35	48 20
45	38 85	72 35	55 00	46 95	108 10	71 85	55 05	47 20	42 40	49 20
46	40 30	74 10	56 40	48 30	108 60	72 45	55 80	48 10	43 50	50 20
47	41 85	75 85	57 85	49 65	109 05	73 10	56 60	49 10	44 70	51 30
48	43 50	77 60	59 35	51 05	109 55	73 75	57 50	50 20	46 00	52 50
49	45 20	79 45	60 90	52 55	110 10	74 50	58 40	51 40	47 40	53 75
50	47 05	81 35	62 55	54 10	110 70	75 30	59 45	52 70	48 85	55 15
51	48 95	83 35	64 25	55 75	111 35	76 20	60 60	54 10	....	.....
52	51 00	85 40	66 05	57 55	112 10	77 20	61 85	55 65	....	.....
53	53 20	87 55	68 00	59 45	112 95	78 30	63 20	57 40	....	.....
54	55 55	89 80	70 00	61 50	113 90	79 55	64 75	59 25	....	.....
55	58 10	92 20	72 15	63 65	114 95	80 90	66 40	61 35	....	.....
56	60 75	94 65	74 40	65 95	116 10	82 35	68 25	....	....	.....
57	63 55	97 20	76 80	68 40	117 35	83 95	70 25	....	....	.....
58	66 55	99 90	79 35	71 05	118 75	85 75	72 50	....	....	.....
59	69 80	102 75	82 05	73 90	120 30	87 70	74 90	....	....	.....
60	73 20	105 70	84 90	76 95	121 95	89 80	77 55	....	....	.....

For Notes see pages 217-18

LIFE. Without Profits.					ENDOWMENT. CONTINUOUS ANNUAL PREMIUMS. Without Profits.				ENDOWMENT. TEN ANNUAL PREMIUMS. Without Profits.		
									P'bleat Death or in		
Age.	Life.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	10 Years.	15 Years.	20 Years.	25 Years.	15 yrs.	20 yrs.	25 yrs.
	$	$	$	$	$	$	$	$	$	$	$
20	15 30	37 80	28 05	23 30	93 80	59 55	42 85	33 15	80 65	70 10	61 60
21	15 85	38 40	28 50	23 65	93 85	59 60	42 90	33 25	80 70	70 15	61 70
22	16 20	39 05	28 95	24 05	93 90	59 65	42 95	33 30	80 80	70 25	61 80
23	16 55	39 70	29 45	24 50	93 95	59 70	43 05	33 40	80 85	70 30	61 90
24	16 95	40 35	29 95	24 90	94 00	59 80	43 10	33 50	80 90	70 40	62 00
25	17 35	41 05	30 50	25 35	94 05	59 85	43 20	33 60	81 00	70 50	62 15
26	17 80	41 75	31 05	25 80	94 15	59 95	43 30	33 70	81 05	70 60	62 25
27	18 25	42 50	31 60	26 30	94 20	60 05	43 40	33 85	81 15	70 70	62 40
28	18 75	43 30	32 20	26 80	94 30	60 10	43 50	33 95	81 25	70 80	62 55
29	19 25	44 10	32 80	27 30	94 40	60 20	43 65	34 10	81 35	70 95	62 75
30	19 75	44 95	33 45	27 85	94 45	60 35	43 75	34 30	81 45	71 10	62 90
31	20 35	45 80	34 10	28 40	94 55	60 45	43 90	34 45	81 55	71 25	63 10
32	20 90	46 70	34 80	29 00	94 65	60 55	44 05	34 65	81 70	71 40	63 35
33	21 55	47 65	35 50	29 65	94 80	60 70	44 25	34 85	81 85	71 55	63 60
34	22 20	48 60	36 25	30 25	94 90	60 85	44 40	35 10	82 00	71 75	63 85
35	22 90	49 65	37 00	30 95	95 05	61 00	44 60	35 35	82 15	72 00	64 15
36	23 65	50 65	37 85	31 65	95 20	61 20	44 85	35 65	82 30	72 20	64 45
37	24 40	51 75	38 65	32 40	95 35	61 40	45 10	35 95	82 50	72 45	64 85
38	25 25	52 90	39 55	33 15	95 50	61 60	45 35	36 35	82 70	72 75	65 25
39	26 10	54 05	40 45	33 95	95 70	61 85	45 70	36 70	82 95	73 05	65 65
40	27 05	55 25	41 40	34 80	95 90	62 10	46 05	37 15	83 20	73 40	66 15
41	28 00	56 55	42 40	35 70	96 15	62 40	46 40	37 65	83 50	73 80	66 70
42	29 05	57 85	43 45	36 65	96 40	62 75	46 85	38 20	83 80	74 25	67 30
43	30 15	59 20	44 55	37 65	96 70	63 10	47 30	38 80	84 15	74 70	67 95
44	31 35	60 65	45 70	38 70	97 00	63 55	47 85	39 45	84 55	75 25	68 65
45	32 60	62 15	46 90	39 80	97 35	64 00	48 45	40 20	85 00	75 85	69 45
46	33 95	63 70	48 20	41 00	97 75	64 50	49 10	41 05	85 50	76 50	70 35
47	35 35	65 30	49 50	42 25	98 20	65 10	49 85	41 95	86 05	77 25	71 30
48	36 90	67 00	50 95	43 60	98 70	65 75	50 65	43 00	86 70	78 05	72 35
49	38 50	68 75	52 40	45 00	99 25	66 45	51 55	44 10	87 35	78 95	73 45
50	40 25	70 55	53 95	46 50	99 90	67 25	52 55	45 35	88 15	79 95	74 80
51	42 05	72 50	55 60	48 10	100 60	68 15	53 70	46 70	89 00	81 05	76 20
52	44 05	74 45	57 35	49 80	101 35	69 15	54 90	48 20	89 95	82 25	77 70
53	46 15	76 55	59 20	51 65	102 20	70 20	56 25	49 85	90 95	83 55	79 30
54	48 35	78 70	61 15	53 60	103 15	71 40	57 80	51 65	92 10	85 00	81 05
55	50 75	81 00	63 20	55 65	104 15	72 75	59 45	53 60	93 35	86 60	82 95
56	53 30	83 35	65 40	57 90	105 30	74 20	61 25	55 75	94 75	88 30	84 95
57	56 00	85 85	67 70	60 30	106 60	75 85	63 25	58 10	96 30	90 15	87 15
58	58 90	88 45	70 20	62 85	108 00	77 65	65 45	60 65	97 95	92 20	89 50
59	62 05	91 20	72 85	65 65	109 55	79 65	67 90	63 40	99 80	94 40	92 00
60	65 35	94 10	75 70	68 60	111 25	81 80	70 55	66 45	101 85	96 80	94 70

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RETURN PREMIUM PLAN.

All Premiums returned in case of death during the Return Premium Period.

Return Premi'm Period.	15 Yrs.	20 Yrs.	10 Yrs.	15 Yrs.	20 Yrs.	10 Yrs.	15 Yrs.	20 Yrs.	20 Yrs.	15 Yrs.	20 Yrs.
Plan.	LIFE.					ENDOWMENT.					
Age.	Annual Premiums.	Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	30 Years.
	$	$	$	$	$	$	$	$	$	$	$
20	20 30	20 80	45 40	34 90	30 00	108 15	70 65	52 55	41 80	33 50	34 35
21	20 75	21 30	46 25	35 60	30 65	108 30	70 85	52 80	42 00	33 70	34 60
22	21 25	21 85	47 15	36 25	31 25	108 45	71 05	53 00	42 25	33 90	34 85
23	21 75	22 40	48 00	36 95	31 90	108 60	71 25	53 25	42 50	34 15	35 10
24	22 30	22 95	48 90	37 75	32 55	108 80	71 50	53 50	42 80	34 45	35 40
25	22 95	23 65	49 95	38 55	33 30	109 05	71 75	53 80	43 10	34 70	35 75
26	23 60	24 35	51 00	39 35	34 05	109 30	72 05	54 15	43 45	35 05	36 15
27	24 25	25 05	52 10	40 25	34 90	109 60	72 40	54 60	43 85	35 40	36 55
28	24 95	25 85	53 25	41 20	35 80	109 95	72 75	55 00	44 30	35 75	37 00
29	25 65	26 65	54 40	42 15	36 70	110 30	73 15	55 50	44 75	36 10	37 45
30	26 45	27 50	55 60	43 10	37 65	110 60	73 50	56 00	45 25	36 50	37 95
31	27 25	28 40	56 80	44 10	38 65	110 95	73 85	56 50	45 80	36 95	38 50
32	28 10	29 35	58 05	45 15	39 65	111 30	74 30	57 05	46 35	37 40	39 15
33	29 00	30 40	59 35	46 25	40 75	111 65	74 80	57 70	47 00	38 00	39 80
34	30 00	31 50	60 70	47 45	41 95	112 00	75 30	58 40	47 65	38 60	40 50
35	31 05	32 70	62 10	48 65	43 20	112 40	75 90	59 15	48 40	39 25	41 35
36	32 15	34 00	63 50	49 95	44 50	112 90	76 50	59 95	49 30	40 00	42 20
37	33 30	35 35	65 05	51 35	45 90	113 40	77 20	60 85	50 20	40 75	43 20
38	34 50	36 75	66 60	52 75	47 45	113 95	77 90	61 90	51 20	41 60	44 30
39	35 85	38 40	68 30	54 25	49 05	114 55	78 70	63 00	52 35	42 50	45 40
40	37 25	40 10	70 00	55 85	50 80	115 20	79 60	64 25	53 60	43 50	46 75
41	38 80	42 00	71 85	57 55	52 75	115 95	80 60	65 65	55 00	44 60	48 25
42	40 50	44 00	73 80	59 35	54 85	116 75	81 75	67 25	56 60	45 90	50 00
43	42 30	46 40	75 85	61 35	57 20	117 70	83 00	69 05	58 50	47 35	51 90
44	44 30	48 95	78 00	63 50	59 75	118 75	84 35	71 15	60 55	48 95	54 10
45	46 50	51 80	80 25	65 80	62 60	119 90	85 95	73 45	62 95	50 70	56 55
46	48 80	54 90	82 70	68 30	65 80	121 15	87 75	76 00	65 55	.....	.....
47	51 35	58 35	85 20	71 00	69 25	122 50	89 70	78 90	68 45	.....	.....
48	54 20	62 20	87 80	73 95	73 00	123 95	91 85	82 20	71 75	.....	.....
49	57 25	66 40	90 60	77 10	77 15	125 55	94 35	85 75	75 50	.....	.....
50	60 70	71 20	93 60	80 65	81 80	12. 40	97 10	89 90	79 70	.....	.....
51	64 40	.....	96 90	84 50	.....	129 50	100 25	.....	.....	.....	.....
52	68 55	.....	100 40	88 75	.....	131 75	103 75	.....	.....	.....	.....
53	73 20	.....	104 20	93 55	.....	134 40	107 70	.....	.....	.....	.....
54	78 30	.....	108 35	98 70	.....	137 45	112 15	.....	.....	.....	.....
55	84 20	.....	112 95	104 50	.....	140 85	117 20	.....	.....	.....	.....

For Notes see pages 217-18.

SINGLE PREMIUMS FOR $1,000 INSURANCE

Age.	Participating. Payable at Death.	Participating. Endowment Payable at prior death or in 10 Years.	15 Years.	20 Years.	25 Years.	Non-Participating. Payable at Death.	Non-Participating. Endowment Payable at prior death or in 10 Years.	15 Years.	20 Years.	25 Years.	Special Term Plan. Without Profits. 5 Years.	10 Years.
	$	$	$	$	$	$	$	$	$	$	$	$
20	341	845	724	626	560	312	789	676	585	512	10 00	10 70
21	348	846	725	627	561	318	789	676	585	513	10 00	10 70
22	355	846	725	628	562	324	789	677	586	514	10 00	10 70
23	361	846	725	629	563	330	789	677	587	515	10 00	10 70
24	368	846	726	629	564	336	789	677	587	516	10 00	10 70
25	375	846	726	630	566	343	790	678	588	517	10 00	10 70
26	383	846	727	631	567	350	790	678	589	519	10 30	11 00
27	391	847	727	632	569	357	790	679	590	520	10 60	11 30
28	399	847	728	633	571	364	791	680	591	522	11 00	11 70
29	407	847	729	635	573	372	791	680	592	524	11 30	12 00
30	415	848	730	636	575	379	791	681	593	525	11 60	12 40
31	424	848	730	637	577	387	791	682	595	527	11 90	12 80
32	432	848	731	638	579	395	792	682	596	529	12 30	13 20
33	441	849	732	640	581	403	792	683	597	531	12 70	13 60
34	450	849	733	641	584	411	792	684	599	534	13 10	14 00
35	459	849	734	643	586	420	793	685	600	536	13 50	14 40
36	469	850	735	645	589	429	793	686	602	539	13 90	14 90
37	479	850	737	647	592	438	794	687	604	542	14 30	15 40
38	489	851	737	649	596	447	794	688	606	545	14 70	16 00
39	499	851	738	651	599	456	794	689	608	548	15 10	16 60
40	509	852	739	653	603	465	795	690	610	552	15 50	17 30
41	520	852	740	656	607	475	795	691	612	556	16 10	18 00
42	531	853	742	659	612	485	796	693	615	560	16 70	18 90
43	542	854	744	662	617	496	797	694	618	564	17 50	19 80
44	554	855	746	665	622	506	798	696	621	569	18 50	20 90
45	566	856	748	669	628	517	799	698	625	575	19 60	22 00
46	578	857	750	673	635	528	800	700	629	581	20 60	23 20
47	590	858	753	678	641	539	801	703	633	587	21 70	24 50
48	602	859	755	682	648	550	802	705	637	593	22 80	25 90
49	615	860	758	687	656	562	803	708	642	600	24 00	27 40
50	627	861	761	692	663	574	804	711	647	607	25 30	29 00
51	640	863	764	698	672	586	805	714	652	614	26 70	30 90
52	653	864	768	704	681	598	807	717	657	623	28 30	33 00
53	667	866	772	711	690	610	808	721	664	631	30 20	35 30
54	680	868	776	718	700	622	810	725	670	64	32 20	37 80
55	694	870	781	725	711	635	812	729	677	650	34 30	40 50

For Notes see pages 217-18.

	GUARANTEED INCOME. Payable in 20 equal annual instalments						ENDOWMENT. Ten Annual Premiums.			
	LIFE.			ENDOWMENT. Continuous Annual Premiums.						
Age.	Annual Premiums.	10 Annual Premiums.	20 Annual Premiums.	15 Years.	20 Years.	25 Years.	15 Years.	20 Years.	25 Years.	30 Years.
	$	$	$	$	$	$	$	$	$	$
20	14 25	32 65	20 55	49 65	36 00	28 65	89 25	77 55	69 65	62 10
21	14 55	33 20	20 95	49 70	36 05	28 70	89 30	77 65	69 75	62 20
22	14 90	33 80	21 30	49 75	36 10	28 80	89 35	77 75	69 85	62 40
23	15 25	34 40	21 70	49 80	36 20	28 90	89 40	77 85	70 00	62 60
24	15 55	35 05	22 10	49 85	36 30	29 00	89 45	77 95	70 15	62 80
25	15 95	35 70	22 50	49 95	36 40	29 15	89 55	78 10	70 35	63 10
26	16 35	36 40	22 95	50 05	36 50	29 30	89 70	78 25	70 60	63 40
27	16 80	37 15	23 40	50 15	36 60	29 45	89 90	78 45	70 90	63 80
28	17 25	37 90	23 90	50 30	36 75	29 60	90 05	78 70	71 15	64 15
29	17 70	38 65	24 40	50 45	36 90	29 75	90 25	78 90	71 45	64 55
30	18 20	39 45	24 95	50 55	37 05	29 95	90 40	79 15	71 75	64 95
31	18 70	40 25	25 45	50 65	37 20	30 15	90 55	79 35	72 10	65 35
32	19 20	41 05	25 95	50 80	37 35	30 35	90 75	79 60	72 40	65 80
33	19 75	41 90	26 50	50 95	37 55	30 55	90 95	79 85	72 75	66 25
34	20 30	42 75	27 10	51 10	37 75	30 80	91 15	80 10	73 15	66 80
35	20 95	43 65	27 70	51 25	37 95	31 05	91 35	80 40	73 55	67 35
36	21 60	44 60	28 30	51 40	38 15	31 35	91 60	80 75	74 00	67 95
37	22 25	45 55	28 95	51 60	38 35	31 65	91 85	81 05	74 45	68 55
38	22 95	46 45	29 60	51 80	38 60	32 00	92 10	81 40	74 95	69 25
39	23 70	47 45	30 30	52 00	38 90	32 35	92 35	81 80	75 50	69 95
40	24 45	48 50	31 00	52 25	39 20	32 70	92 65	82 20	76 10	70 70
41	25 25	49 55	31 75	52 50	39 55	33 10	92 95	82 65	76 70	71 55
42	26 15	50 65	32 55	52 80	39 90	33 60	93 35	83 15	77 45	72 50
43	27 05	51 80	33 40	53 15	40 30	34 15	93 80	83 75	78 25	73 55
44	28 10	53 00	34 30	53 50	40 80	34 75	94 30	84 40	79 15	74 65
45	29 15	54 25	35 20	53 90	41 30	35 40	94 85	85 15	80 10	75 85
46	30 25	55 55	36 20	54 35	41 85	36 10	95 45	85 90	81 10	77 15
47	31 40	56 90	37 25	54 85	42 45	36 85	96 05	86 70	82 20	78 45
48	32 60	58 25	38 30	55 30	43 10	37 65	96 70	87 60	83 35	79 90
49	33 90	59 60	39 40	55 85	43 80	38 55	97 40	88 50	84 55	81 40
50	35 30	61 00	40 60	56 50	44 60	39 55	98 15	89 50	85 85	83 00
51	36 70	62 50	41 80	57 15	45 45	.....	99 00	90 60	87 30	.....
52	38 25	64 05	43 15	57 90	46 40	.....	99 95	91 85	88 85	.....
53	39 90	65 65	44 60	58 75	47 40	.....	101 00	93 20	90 55	.....
54	41 65	67 35	46 10	59 65	48 55	.....	102 15	94 65	92 35	.....
55	43 55	69 15	47 70	60 65	49 80	.....	103 40	96 25	94 35	.....
56	45 55	70 95	49 45	61 75	.....	.....	104 80	97 95	.....	.....
57	47 65	72 90	51 30	62 95	.....	.....	106 35	99 85	.....	.....
58	49 90	74 95	53 30	64 30	.....	.....	108 05	101 90	.....	.....
59	52 35	77 05	55 45	65 75	.....	.....	109 85	104 15	.....	.....
60	54 90	79 25	57 70	67 35	.....	.....	111 85	106 55	.....	.....

For Notes see pages 217-18

	LIFE.					ENDOWMENT. Continuous Annual Premiums.				
Age.	Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	25 Annual Premiums.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.
	$	$	$	$	$	$	$	$	$	$
20	19 00	42 00	31 20	25 95	23 45	102 15	64 70	46 50	36 70	29 90
21	19 40	42 80	31 80	26 45	23 85	102 20	64 80	46 60	36 80	30 05
22	19 85	43 55	32 35	26 90	24 30	102 25	64 85	46 70	36 90	30 20
23	20 30	44 35	32 95	27 40	24 75	102 30	64 90	46 80	37 05	30 35
24	20 75	45 20	33 60	27 95	25 20	102 35	65 00	46 90	37 20	30 50
25	21 30	46 10	34 25	28 50	25 70	102 45	65 10	47 00	37 35	30 70
26	21 85	47 05	34 95	29 10	26 25	102 55	65 25	47 15	37 55	30 95
27	22 40	48 00	35 70	29 75	26 85	102 70	65 40	47 35	37 75	31 20
28	23 00	49 00	36 50	30 40	27 45	102 85	65 55	47 50	37 95	31 45
29	23 60	50 05	37 25	31 05	28 05	103 00	65 75	47 70	38 20	31 70
30	24 25	51 10	38 05	31 75	28 65	103 10	65 90	47 90	38 45	32 00
31	24 90	52 15	38 85	32 40	29 25	103 25	66 05	48 10	38 70	32 30
32	25 60	53 25	39 65	33 10	29 90	103 40	66 25	48 30	38 95	32 65
33	26 35	54 35	40 50	33 85	30 60	103 55	66 40	48 55	39 25	33 00
34	27 10	55 50	41 40	34 65	31 30	103 70	66 60	48 80	39 55	33 40
35	27 95	56 70	42 30	35 45	32 05	103 90	66 85	49 05	39 90	33 80
36	28 80	57 95	43 25	36 25	32 85	104 10	67 05	49 35	40 30	34 30
37	29 70	59 20	44 25	37 10	33 65	104 25	67 30	49 65	40 70	34 80
38	30 60	60 45	45 25	38 00	34 45	104 45	67 55	50 00	41 10	35 35
39	31 60	61 80	46 25	38 90	35 35	104 65	67 85	50 35	41 60	35 90
40	32 60	63 15	47 35	39 85	36 25	104 85	68 15	50 75	42 10	36 55
41	33 70	64 55	48 45	40 85	37 20	105 10	68 50	51 20	42 65	37 25
42	34 85	66 05	49 60	41 90	38 25	105 40	68 90	51 70	43 30	38 05
43	36 10	67 60	50 85	43 05	39 35	105 75	69 35	52 25	44 05	38 90
44	37 45	69 20	52 15	44 20	40 50	106 15	69 80	52 90	44 80	39 85
45	38 85	70 85	53 50	45 45	4 5	106 60	70 35	53 55	45 70	40 90
46	40 30	72 60	54 90	46 80	.....	107 10	70 95	54 30	46 60	.....
47	41 85	74 35	56 35	48 15	.....	107 55	71 60	55 10	47 60	.....
48	43 50	76 10	57 85	49 55	.....	108 05	72 25	56 00	48 70	.....
49	45 20	77 95	59 40	51 05	.....	108 60	73 00	56 90	49 90	.....
50	47 05	79 85	61 05	52 60	.....	109 20	73 80	58 00	51 20	.....
51	48 95	81 85	62 75	54 25	.....	109 85	74 70	59 10	.....	.....
52	51 00	83 90	64 55	56 05	.....	110 60	75 75	60 35	.....	.....
53	53 20	86 05	66 50	57 95	.....	111 45	76 90	61 70	.....	.....
54	55 55	88 30	68 50	60 00	.....	112 40	78 25	63 25	.....	.....
55	58 10	90 70	70 65	62 15	.....	113 45	79 60	64 90	.....	.....
56	60 75	93 15	72 90	.....	.....	114 60	81 20	.....	.....	.....
57	63 55	95 70	75 30	.....	.....	115 85	82 90	.....	.....	.....
58	66 55	98 40	77 85	.....	.....	117 25	84 70	.....	.....	.....
59	69 80	101 25	80 55	.....	.....	118 80	86 70	.....	.....	.....
60	73 20	104 20	83 40	.....	.....	120 45	88 80	.....	.....	.....

For Notes see pages 216-17

	LIFE. WITHOUT PROFITS.				ENDOWMENT. CONTINUOUS ANNUAL PREMIUMS. WITHOUT PROFITS.					8 per cent. Guaranteed Bond
Age.	Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	10 Years.	15 Years.	20 Years.	[illegible] Years.	30 Years.	20 Annual Premiums.
	$	$	$	$	$	$	$	$	$	$
20	15 50	37 80	28 05	23 25	93 75	59 50	42 80	33 15	27 00	70 00
21	15 85	38 40	28 45	23 65	93 80	59 55	42 85	33 20	27 10	69 75
22	16 20	39 00	28 95	24 05	93 90	59 65	42 95	33 30	27 20	69 40
23	16 55	39 65	29 45	24 45	93 95	59 70	43 00	33 40	27 30	69 10
24	16 95	40 35	29 95	24 90	94 00	59 75	43 10	33 50	27 40	68 75
25	17 35	41 05	30 45	25 35	94 05	59 85	43 20	33 60	27 55	68 45
26	17 80	41 75	31 00	25 80	94 10	59 90	43 30	33 70	27 70	68 15
27	18 25	42 50	31 60	26 25	94 20	60 00	43 40	33 80	27 85	67 85
28	18 75	43 25	32 15	26 75	94 25	60 10	43 50	33 95	28 00	67 55
29	19 25	44 10	32 80	27 30	94 35	60 20	43 60	34 10	28 20	67 25
30	19 75	44 90	33 40	27 85	94 45	60 30	43 75	34 25	28 40	66 90
31	20 35	45 80	34 10	28 40	94 55	60 40	43 90	34 45	28 60	66 60
32	20 90	46 70	34 75	29 00	94 65	60 55	44 05	34 65	28 85	66 30
33	21 55	47 65	35 50	29 60	94 75	60 70	44 20	34 85	29 10	65 95
34	22 20	48 60	36 20	30 25	94 90	60 85	44 40	35 10	29 40	65 65
35	22 90	49 60	37 00	30 90	95 00	61 00	44 60	35 35	29 75	65 40
36	23 60	50 65	37 80	31 65	95 15	61 15	44 80	35 65	30 10	65 10
37	24 40	51 75	38 65	32 35	95 30	61 35	45 05	35 95	30 55	64 80
38	25 25	52 85	39 55	33 15	95 50	61 60	45 35	36 30	31 00	64 55
39	26 10	54 05	40 45	33 95	95 70	61 85	45 65	36 70	31 50	64 30
40	27 05	55 25	41 40	34 80	95 90	62 10	46 00	37 15	32 05	64 10
41	28 00	56 50	42 40	35 70	96 10	62 40	46 40	37 65	32 65	63 85
42	29 05	57 80	43 45	36 65	96 35	62 75	46 80	38 20	33 35	63 70
43	30 15	59 20	44 55	37 65	96 65	63 10	47 30	38 80	34 10	63 05
44	31 35	60 60	45 70	38 70	97 00	63 50	47 85	39 45	34 90	63 45
45	32 60	62 10	46 90	39 80	97 35	63 95	48 40	40 20	35 80	63 90
46	33 95	63 65	48 15	40 95	97 75	64 50	49 05	41 00	36 80	62 40
47	35 35	65 25	49 50	42 25	98 20	65 05	49 80	41 95	37 95	60 90
48	36 90	66 95	50 90	43 55	98 70	65 70	50 65	42 95	39 15	59 40
49	38 50	68 70	52 40	45 00	99 25	66 45	51 55	44 10	40 50	58 00
50	40 25	70 55	53 95	46 50	99 85	67 25	52 55	45 30	41 90	56 65
51	42 05	72 45	55 60	48 10	100 55	68 10	53 65	46 70	43 50	.....
52	44 05	74 45	57 35	49 80	101 30	69 10	54 90	48 15	45 25	.....
53	46 15	76 50	59 15	51 60	102 15	70 20	56 25	49 80	47 10	.....
54	48 35	78 70	61 10	53 55	103 10	71 40	57 75	51 60	49 15	.....
55	50 75	80 95	63 20	55 65	104 15	72 75	59 40	53 55	51 35	.....
56	53 30	83 35	65 35	57 90	105 30	74 20	61 25	55 70	.....	.....
57	56 00	85 85	67 70	60 25	106 55	75 85	63 25	58 05	.....	.....
58	58 90	88 45	70 20	62 85	107 95	77 60	65 45	60 60	.....	.....
59	62 05	91 20	72 80	65 60	109 50	79 30	67 85	63 40	.....	.....
60	65 35	94 10	75 65	68 60	111 20	81 80	70 50	66 45	.....	.....

For Notes see pages 216-17

FIVE PER CENT. GUARANTEED GOLD BOND POLICY.							GUARANTEED INDEMNITY POLICY			
	LIFE.				Endowment Continuous Annual Premiums.		Dividend Period 15 Years.		Dividend Period 20 Years.	
							Life.	Endowment.	Life.	Endowment.
Age.	Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	15 Yrs	20 Yrs	15 Annual Premiums.	15 Years.	20 Annual Premiums.	20 Years.
	$	$	$	$	$	$	$	$	$	$
20	23 40	53 60	40 30	33 80	81 55	59 15	32 95	66 70	28 05	49 00
21	23 90	54 55	41 00	34 45	81 65	59 25	33 50	66 75	28 55	49 15
22	24 45	55 50	41 70	35 00	81 75	59 30	34 20	66 80	29 05	49 25
23	25 00	56 50	42 45	35 60	81 80	59 45	34 70	66 90	29 60	49 35
24	25 55	57 55	43 25	36 30	81 90	59 55	35 35	67 00	30 15	49 50
25	26 25	58 65	44 05	36 95	82 05	59 75	36 05	67 15	30 75	49 70
26	26 90	59 80	44 90	37 70	82 20	59 95	36 80	67 30	31 40	49 90
27	27 60	61 00	45 85	38 50	82 40	60 20	37 55	67 50	32 10	50 15
28	28 35	62 20	46 80	39 30	82 60	60 35	38 30	67 70	32 80	50 35
29	29 10	63 50	47 75	40 10	82 85	60 60	39 10	67 85	33 50	50 60
30	29 90	64 85	48 70	40 95	83 00	60 85	39 90	68 05	34 25	50 85
31	30 70	66 10	49 70	41 75	83 20	61 10	40 75	68 25	35 00	51 15
32	31 55	67 45	50 70	42 60	83 45	61 35	41 60	68 45	35 80	51 45
33	32 45	68 80	51 75	43 55	83 65	61 65	42 50	68 65	36 60	51 80
34	33 40	70 20	52 85	44 55	83 90	61 95	43 40	68 85	37 45	52 15
35	34 45	71 70	53 95	45 50	84 20	62 25	44 35	69 15	38 35	52 50
36	35 50	73 25	55 15	46 50	84 45	62 65	45 35	69 45	39 30	52 90
37	36 60	74 80	56 35	47 55	84 75	63 00	46 35	69 75	40 30	53 35
38	37 70	76 35	57 60	48 65	85 05	63 45	47 40	70 05	41 30	53 80
39	38 90	78 00	58 80	49 75	85 40	63 85	48 50	70 35	42 30	54 25
40	40 15	79 65	60 20	50 95	85 80	64 35	49 60	70 70	43 45	54 90
41	41 50	81 35	61 55	52 15	86 25	64 90	50 80	71 10	44 65	55 75
42	42 95	83 20	62 95	53 45	86 70	65 55	52 05	71 60	45 95	56 25
43	44 45	85 15	64 50	54 90	87 25	66 20	53 35	72 15	47 35	57 05
44	46 15	87 10	66 10	56 30	87 85	67 00	54 75	72 70	48 80	57 95
45	47 85	89 15	67 75	57 85	88 50	67 80	56 20	73 35	50 35	58 95
46	49 65	91 30	69 50	59 50	89 25	68 75	57 70	74 05	52 00	60 00
47	51 55	93 45	71 25	61 15	90 05	69 75	59 25	74 85	53 70	61 15
48	53 60	95 60	73 10	62 90	90 85	70 85	60 90	75 65	55 50	62 35
49	55 70	97 90	75 00	64 75	91 75	71 95	62 60	76 50	57 40	63 70
50	57 95	100 20	77 05	66 65	92 75	73 25	64 40	77 45	59 40	65 15
51	60 30	102 70	79 15	.....	93 85	.....	.....	.....	.....	.....
52	62 85	105 20	81 35	.....	95 10	.....	.....	.....	.....	.....
53	65 55	107 85	83 75	.....	96 45	.....	.....	.....	.....	.....
54	68 45	110 65	86 25	.....	98 00	.....	.....	.....	.....	.....
55	71 60	113 60	88 90	.....	99 65	.....	.....	.....	.....	.....
56	74 85	116 60	.....	.....	.....	.....	.....	.....	.....	.....
57	78 30	119 75	.....	.....	.....	.....	.....	.....	.....	.....
58	82 00	123 10	.....	.....	.....	.....	.....	.....	.....	.....
59	86 00	126 60	.....	.....	.....	.....	.....	.....	.....	.....
60	90 20	130 20	.....	.....	.....	.....	.....	.....	.....	.....

For Notes see pages 216-17

TRUST FUND POLICY.

PAYABLE IN TWENTY EQUAL ANNUAL INSTALMENTS OF $50 EACH.

	LIFE.					ENDOWMENT CONTINUOUS ANNUAL PREMIUMS.				
Age.	Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	25 Annual Premiums.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.
	$	$	$	$	$	$	$	$	$	$
20	14 00	32 00	24 05	20 20	18 00	76 20	48 70	35 30	28 10	23 10
21	14 30	32 60	24 50	20 55	18 30	76 25	48 75	35 35	28 15	23 20
22	14 60	33 15	24 90	20 90	18 60	76 30	48 80	35 45	28 25	23 30
23	14 95	33 70	25 35	21 25	18 95	76 30	48 85	35 55	28 35	23 40
24	15 25	34 35	25 80	21 65	19 30	76 35	48 90	35 60	28 45	23 55
25	15 70	35 00	26 30	22 05	19 65	76 40	49 00	35 70	28 55	23 70
26	16 10	35 70	26 80	22 50	20 05	76 50	49 10	35 80	28 70	23 85
27	16 50	36 40	27 35	23 00	20 50	76 60	49 20	35 95	28 85	24 05
28	16 95	37 15	27 95	23 45	20 95	76 70	49 30	36 05	29 00	24 25
29	17 35	37 90	28 50	23 95	21 40	76 80	49 45	36 20	29 20	24 40
30	17 85	38 70	29 10	24 45	21 95	76 90	49 55	36 35	29 40	24 65
31	18 35	39 45	29 70	24 95	22 25	77 00	49 65	36 50	29 55	24 85
32	18 85	40 25	30 25	25 45	22 75	77 10	49 80	36 65	29 75	25 10
33	19 40	41 05	30 90	26 00	23 25	77 25	49 95	36 85	30 00	25 40
34	19 95	41 90	31 55	26 60	23 75	77 35	50 05	37 05	30 20	25 65
35	20 55	42 80	32 20	27 20	24 30	77 50	50 25	37 20	30 45	26 00
36	21 20	43 70	32 90	27 75	24 90	77 65	50 40	37 45	30 75	26 35
37	21 85	44 65	33 65	28 40	25 50	77 75	50 60	37 65	31 05	26 70
38	22 50	45 60	34 40	29 05	26 10	77 90	50 75	37 90	31 35	27 10
39	23 25	46 55	35 15	29 70	26 75	78 05	51 00	38 15	31 70	27 60
40	24 00	47 55	35 90	30 40	27 40	78 20	51 20	38 45	32 05	28 00
41	24 80	48 60	36 75	31 15	28 10	78 35	51 45	38 80	32 45	28 50
42	25 65	49 70	37 65	31 90	28 90	78 60	51 75	39 15	32 95	29 10
43	26 55	50 85	38 55	32 75	29 70	78 85	52 10	39 55	33 50	29 70
44	27 55	52 00	39 45	33 60	30 55	79 15	52 45	40 05	34 05	30 40
45	28 55	53 20	40 45	34 55	31 45	79 45	52 85	40 50	34 70	31 20
46	29 65	54 50	41 50	35 50	32 40	79 85	53 25	41 05	35 35	....
47	30 80	55 75	42 55	36 50	33 40	80 15	53 75	41 60	36 10	....
48	32 00	57 05	43 65	37 55	34 45	80 55	54 25	42 30	36 90	....
49	33 25	58 40	44 80	38 65	35 60	80 95	54 80	42 95	37 80	....
50	34 60	59 80	46 00	39 80	36 75	81 40	55 35	43 70	38 75	....
51	36 00	61 30	47 25	41 00	38 05	81 85	56 05	44 55	...	....
52	37 50	62 80	48 60	42 30	39 40	82 40	56 75	45 45	....	....
53	39 10	64 35	50 00	43 70	40 85	83 05	57 55	46 45	....	....
54	40 85	66 00	51 50	45 20	42 40	83 75	58 50	47 60	....	....
55	42 70	67 80	53 05	46 80	44 10	84 50	59 50	48 80	....	....
56	44 65	69 60	54 70	48 50	....	85 35	60 55	....	....	...
57	46 75	71 45	56 45	50 35	....	86 25	61 70	....	....	....
58	48 95	73 45	58 35	52 30	....	87 30	63 05	....	....	....
59	51 30	75 55	60 35	54 40	....	88 45	64 50	....	....	....
60	53 80	77 70	62 45	56 65	....	89 65	66 00	....	....	....

For Notes see pages 216-17; [illegible]

Age.	Guaranteed Indemnity Policy. Dividend Period. 15 Years. Life: 15 Annual Premiums.	Endow: 15 Years.	Dividend Period. 20 Years. Life: 20 Annual Premiums.	Endow: 20 Years.	8 Per Cent. Guaranteed Bond. 20 Annual Premiums	Results and Options. A: Cash.	B: Cash profits guaranteed	B: *Paid up Policy.	C: Annual Interest	C: Paid up Policy	D: Annuity.
	$	$	$	$	$	$	$	$	$	$	$
20	32 95	66 70	28 05	49 00	70 00	1500	500	2345	80	1000	100
21	33 50	66 75	28 55	49 15	69 75	1500	500	2295	80	1000	102
22	34 10	66 80	29 05	49 25	69 40	1500	500	2250	80	1000	104
23	34 70	66 90	29 60	49 35	69 10	1500	500	2200	80	1000	106
24	35 35	67 00	30 15	49 50	68 75	1500	500	2155	80	1000	108
25	36 05	67 15	30 75	49 70	68 45	1500	500	2110	80	1000	110
26	36 80	67 30	31 40	49 90	68 15	1500	500	2065	80	1000	111
27	37 55	67 50	32 10	50 15	67 85	1500	500	2020	80	1000	112
28	38 30	67 70	32 80	50 35	67 55	1500	500	1980	80	1000	113
29	39 10	67 85	33 50	50 60	67 25	1500	500	1940	80	1000	114
30	39 90	68 05	34 25	50 85	66 90	1500	500	1900	80	1000	115
31	40 75	68 25	35 00	51 15	66 60	1500	500	1860	80	1000	116
32	41 60	68 45	35 80	51 45	66 30	1500	500	1825	80	1000	117
33	42 50	68 65	36 60	51 80	65 95	1500	500	1790	80	1000	118
34	43 40	68 85	37 45	52 15	65 65	1500	500	1750	80	1000	119
35	44 35	69 15	38 35	52 50	65 40	1500	500	1720	80	1000	120
36	45 35	69 45	39 30	52 90	65 10	1500	500	1685	80	1000	124
37	46 35	69 75	40 30	53 35	64 80	1500	500	1650	80	1000	128
38	47 40	70 05	41 30	53 80	64 55	1500	500	1620	80	1000	132
39	48 50	70 35	42 30	54 25	64 30	1500	500	1590	80	1000	136
40	49 60	70 70	43 45	54 90	64 10	1500	500	1560	80	1999	140
41	50 80	71 10	44 65	55 75	64 35	1500	500	1535	80	1000	145
42	52 05	71 60	45 95	56 25	64 70	1500	500	1505	80	1000	150
43	53 35	72 15	47 35	57 05	65 05	1500	500	1480	80	1000	155
44	54 75	72 70	48 80	57 95	65 45	1500	500	1455	80	1000	161
45	56 20	73 35	50 35	58 95	65 90	1500	500	1435	80	1000	167
46	57 70	74 05	52 00	60 00	66 40	1500	500	1410	80	1000	173
47	59 25	74 85	53 70	61 15	66 90	1500	500	1390	80	1000	180
48	60 90	75 65	55 50	62 35	67 40	1500	500	1365	80	1000	187
49	62 60	76 50	57 40	63 70	68 00	1500	500	1345	80	1000	195
50	64 40	77 45	59 40	65 15	68 65	1500	500	1325	80	1000	203

For notes see pages 216-17

* Subject to satisfactory Medical Examination.

RETURN PREMIUM PLAN. All Premiums Paid returned in event of death within							Guaran'd Compound Interest Policy.	Guaran'd Dividend Policy.	Amount required to purchase an Annuity of $100 yearly.	
	15 Years.			20 Years.						
	LIFE.		Endowment.	LIFE.		Endowment.				
Age.	Annual Premiums.	15 Annual Premiums.	15 Years	Annual Premiums.	20 Annual Premiums.	20 Years.	20 Annual Premiums.	20 Annual Premiums.	Male.	Female.
	$	$	$	$	$	$	$	$	$	$
20	20 25	34 90	70 55	20 80	30 05	52 35	38 55	28 65	2124	2245
21	20 70	35 55	70 75	21 30	30 60	52 50	39 25	29 30	2107	2230
22	21 20	36 25	70 95	21 80	31 20	52 70	39 95	29 85	2090	2215
23	21 75	36 95	71 15	22 35	31 85	52 95	40 65	30 40	2074	2199
24	22 30	37 70	71 40	22 95	32 55	53 25	41 40	31 00	2056	2183
25	22 90	38 50	71 65	23 60	33 30	53 60	42 25	31 70	2037	2167
26	23 55	39 35	71 95	24 30	34 10	54 00	43 10	32 35	2017	2150
27	24 20	40 25	72 25	25 05	34 95	54 40	43 95	33 00	1997	2133
28	24 90	41 15	72 55	25 85	35 80	54 85	44 85	33 75	1976	2115
29	25 65	42 10	72 90	26 65	36 70	55 35	45 80	34 45	1955	2097
30	26 45	43 10	73 25	27 60	37 65	55 85	46 75	35 20	1934	2079
31	27 30	44 15	73 65	28 45	38 65	56 40	47 70	35 95	1912	2060
32	28 20	45 25	74 10	29 35	39 70	57 00	48 70	36 70	1890	2041
33	29 15	46 35	74 60	30 40	40 85	57 60	49 75	37 50	1867	2021
34	30 15	47 50	75 15	31 50	42 05	58 25	50 80	38 30	1843	2001
35	31 15	48 70	75 70	32 65	43 30	58 95	51 90	39 15	1819	1980
36	32 20	49 95	76 30	33 90	44 60	59 70	53 05	40 15	1794	1959
37	33 30	51 25	76 95	35 25	45 95	60 55	54 20	41 05	1769	1937
38	34 50	52 65	77 65	36 70	47 40	61 50	55 35	41 95	1744	1915
39	35 80	54 15	78 45	38 30	49 00	62 65	56 60	42 85	1718	1892
40	37 25	55 80	79 35	40 05	50 80	63 95	57 85	43 80	1691	1868
41	38 80	57 55	80 35	41 95	52 75	65 40	59 20	44 75	1663	1835
42	40 45	59 40	81 45	4[illegible]	54 90	67 00	60 60	45 90	1635	1801
43	42 25	61 40	82 70	4[illegible]	57 25	68 80	62 10	46 95	1605	1768
44	44 25	63 55	84 10	48 90	59 80	70 80	63 65	48 20	1575	1734
45	46 45	65 80	85 65	51 80	62 65	73 05	65 25	49 50	1544	1699
46	48 85	68 25	87 40	55 00	65 80	75 55	66 90	51 00	1516	1663
47	51 45	70 95	89 35	58 50	69 25	78 35	68 65	52 50	1489	1627
48	54 25	73 90	91 50	62 35	73 05	8[illegible] 50	70 45	54 10	1461	1590
49	57 30	77 10	93 85	66 55	77 20	85 05	72 30	55 70	1432	1553
50	60 60	80 65	96 50	71 10	81 80	89 10	74 20	57 50	1402	1516
51	64 35	84 60	99 5[illegible]	76 15	86 90	93 75	76 25	59 45	1372	1486
52	68 45	88 95	102 85	81 95	92 85	99 1[illegible]	78 40	61 45	1341	1456
53	73 05	93 70	106 55	88 85	99 65	105 45	80 65	63 50	1310	1424
54	78 25	98 85	110 60	97 30	108 00	112 80	83 05	65 55	1278	1391
55	81 15	104 45	115 10	107 95	118 30	121 40	85 60	67 60	1245	1359
56	.....	.....	.....	.....	.....	.....	.....	.....	1210	1325
57	.....	.....	.....	.....	.....	.....	.....	.....	1174	1292
58	.....	.....	.....	.....	.....	.....	.....	.....	1138	1256
59	.....	.....	.....	.....	.....	.....	.....	.....	1103	1221
60	.....	.....	.....	.....	.....	.....	.....	.....	1069	1185

For Notes see pages 216-17

Five Year Term Policy with Renewal Options

Age.	5 Year Term Rates	Renewal Premiums.					Endowment.			
		Life.		Endowment.			Ten Annual Premiums Payable at Death, or in		Fifteen Annual Premiums Payable at Death or in	
	Annual Premium.	Annual Premium.	20 Annual Premiums.	15 Years.	20 Years.	25 Years.	15 Years.	20 Years.	20 Years.	25 Years.
	$	$	$	$	$	$	$	$	$	$
20	12 05	.....	....	.....	.....	.....	89 20	77 55	57 65	50 80
21	12 10	.....	.....	.....	.....	.....	89 30	77 65	57 75	50 90
22	12 15	.....	.....	.....	.....	.....	89 35	77 75	57 85	51 00
23	12 20	.....	....	.....	.....	....	89 40	77 85	57 95	51 15
24	12 25	.....	.....	.....	.....	.....	86 45	77 95	58 05	51 30
25	12 30	21 05	27 50	62 40	45 25	36 00	89 55	78 10	58 15	51 45
26	12 40	21 50	28 10	62 55	45 40	36 20	89 70	78 25	58 30	51 65
27	12 55	21 95	28 75	62 70	45 60	36 40	89 90	78 45	58 50	51 90
28	12 75	22 45	29 35	62 85	45 75	36 60	90 05	78 70	58 70	52 10
29	13 00	22 90	29 95	63 05	45 90	36 80	90 25	78 90	58 90	52 35
30	13 30	23 40	30 60	63 20	[illegible]	37 05	90 40	79 15	59 10	52 60
31	13 65	23 95	31 20	63 30	46 25	37 30	90 55	79 35	59 30	52 85
32	14 05	24 60	31 85	63 50	46 40	37 50	90 75	79 60	59 50	53 10
33	14 45	25 30	32 55	63 65	46 60	37 80	90 95	79 85	59 70	53 40
34	14 95	26 00	33 30	63 85	46 80	38 10	91 15	80 10	59 95	53 70
35	15 45	26 80	34 05	64 05	47 00	38 45	91 35	80 40	60 20	54 05
36	16 00	27 65	34 80	64 25	47 25	38 85	91 60	80 75	60 50	54 45
37	16 45	28 50	35 60	64 50	47 50	39 20	91 85	81 05	60 80	54 85
38	16 85	29 35	36 45	64 75	47 80	39 60	92 10	81 40	61 15	55 25
39	17 30	30 30	37 30	65 00	48 10	40 10	92 35	81 80	61 50	55 70
40	17 80	31 25	38 20	65 30	48 45	40 55	92 65	82 20	61 90	56 20
41	18 35	32 30	39 15	65 60	48 85	41 10	92 95	82 65	62 30	56 75
42	19 15	33 40	40 15	65 95	49 30	41 75	93 35	83 15	62 80	57 35
43	20 10	34 60	41 25	66 35	49 80	42 45	93 80	83 75	63 30	58 05
44	21 20	35 90	42 35	66 75	50 40	43 20	94 30	84 40	63 90	58 80
45	22 40	37 25	43 55	67 25	51 00	44 10	94 85	85 15	64 60	59 60
46	23 60	38 60	44 85	67 80	51 70	.....	95 45	85 90	65 30	60 50
47	24 85	40 05	46 15	68 40	52 45	.....	96 05	86 70	66 05	61 40
48	26 10	41 60	47 50	69 00	53 30	.....	96 70	87 60	66 90	62 40
49	27 45	43 20	48 95	69 70	54 15	.....	97 40	88 50	67 75	63 50
50	28 95	44 95	50 45	70 45	55 20	.....	98 15	89 50	68 75	64 65
51	30 55	46 75	.....	71 30	.....	.....	99 00	90 60	69 80	65 95
52	32 45	48 70	.....	72 30	.....	.....	99 95	91 85	71 00	67 35
53	34 50	50 80	.....	73 40	.....	.....	101 00	93 20	72 30	68 90
54	36 80	53 05	.....	74 70	.....	.....	102 15	94 65	73 75	70 55
55	39 30	55 50	.....	76 00	.....	.....	103 40	96 25	75 30	72 35
56	.....	58 05	.....	.....	.....	.....	104 80	97 95	77 00	....
57	.....	60 75	.....	.....	.....	....	106 35	99 85	78 85	....
58	.....	63 65	.....	.....	.....	.....	108 05	101 90	80 90	....
59	.....	66 80	....	.....	....	....	109 85	104 15	83 15	....
60	.....	70 10	.....	....	....	.....	111 85	106 55	85 60	....

For Notes see pages 216-17

	LIFE.				ENDOWMENT. CONTINUOUS ANNUAL PREMIUMS				
Age.	Annual Premiums.	10 Annual Premiums	15 Annual Premiums.	20 Annual Premiums.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.
	$	$	$	$	$	$	$	$	$
20	17 65	41 30	30 70	25 95	101 10	64 20	46 65	36 70	30 15
21	18 10	42 15	31 40	26 45	101 15	64 30	46 75	36 80	30 30
22	18 55	42 90	32 00	26 95	101 20	64 35	46 85	36 90	30 45
23	19 00	43 70	32 60	27 50	101 25	64 40	46 95	37 05	30 60
24	19 50	44 65	33 25	28 05	101 30	64 50	47 05	37 20	30 75
25	20 05	45 50	33 95	28 65	101 35	64 65	47 20	37 35	30 95
26	20 60	46 45	34 65	29 25	101 45	64 80	47 35	37 55	31 20
27	21 20	47 45	35 40	29 90	101 60	64 95	47 55	37 75	31 45
28	21 80	48 50	36 20	30 60	101 75	65 10	47 70	37 95	31 70
29	22 45	49 55	37 00	31 25	101 90	65 25	47 90	38 20	31 95
30	23 15	50 60	37 80	32 00	102 05	65 40	48 10	38 45	32 25
31	23 80	51 70	38 60	32 70	102 20	65 55	48 30	38 70	32 55
32	24 55	52 80	39 45	33 45	102 35	65 75	48 50	38 95	32 90
33	25 30	53 95	40 35	34 20	102 50	65 95	48 75	39 25	33 25
34	26 10	55 15	41 25	35 00	102 65	66 15	49 00	39 55	33 65
35	26 95	56 35	42 15	35 85	102 80	66 35	49 25	39 90	34 10
36	27 85	57 60	43 15	36 70	103 00	66 60	49 55	40 30	34 55
37	28 80	58 90	44 10	37 60	103 20	66 85	49 90	40 70	35 05
38	29 75	60 20	45 15	38 50	103 40	67 10	50 20	41 10	35 60
39	30 75	61 50	46 20	39 45	103 60	67 35	50 55	41 60	36 15
40	31 85	62 90	47 25	40 45	103 80	67 65	50 95	42 10	36 60
41	33 00	64 35	48 40	41 45	104 10	68 00	51 40	42 65	37 50
42	34 20	65 85	49 60	42 60	104 40	68 40	51 90	43 30	38 30
43	35 50	67 45	50 85	43 75	104 75	68 85	52 45	44 05	39 15
44	36 85	69 10	52 20	45 00	105 10	69 35	53 10	44 80	40 10
45	38 35	70 80	53 60	46 30	105 55	69 90	53 80	45 70	41 15
46	39 85	72 55	55 00	47 65	106 10	70 50	54 55	46 60	.....
47	41 50	74 35	56 50	49 05	106 50	71 15	55 35	47 60	.....
48	43 15	76 15	58 00	50 55	107 00	71 80	56 20	48 70	.....
49	44 95	78 05	59 60	52 10	107 55	72 55	57 15	49 90	.....
50	46 85	79 95	61 25	53 75	108 15	73 35	58 20	51 20	.....
51	48 8[illegible]	[illegible]00	63 00	55 45	108 80	74 25	59 30	.....	.....
52	51 0[illegible]	[illegible]10	64 85	57 35	109 60	75 25	60 60	.....	.....
53	53 30	[illegible]6 30	66 80	59 30	110 45	76 35	61 95	.....	.....
54	55 75	88 60	68 90	61 40	111 35	77 60	63 50	.....	.....
55	58 35	91 05	71 10	63 65	112 40	78 95	65 20	.....	.....
56	61 15	93 55	73 40	66 10	1[illegible] 75	80 45	.....	.....	.....
57	64 05	96 20	75 85	68 65	114 85	82 05	.....	.....	.....
58	67 20	98 90	78 40	71 40	116 20	83 85	.....	.....	.....
59	70 55	101 80	81 15	74 40	117 80	85 80	.....	.....	.....
60	74 10	104 85	84 10	77 55	119 45	87 95	.....	.....	.....

For Notes see page 217

Age.	Life. Without Profits. Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	Endowment. Continuous Annual Premiums. Without Profits. 10 Years.	15 Years.	20 Years.	25 Years.	30 Years.
	$	$	$	$	$	$	$	$	$
20	14 05	37 10	27 20	22 40	92 50	58 10	41 35	32 25	26 00
21	15 00	37 80	27 75	22 85	92 55	58 15	41 40	32 35	26 10
22	15 40	38 50	28 25	23 30	92 60	58 20	41 50	32 45	26 25
23	15 80	39 25	28 80	23 75	92 65	58 25	41 60	32 55	26 40
24	16 25	40 00	29 40	24 20	92 70	58 35	41 70	32 70	26 55
25	16 75	40 85	30 00	24 75	92 75	58 45	41 80	32 85	26 75
26	17 25	41 70	30 65	25 30	92 85	58 60	41 95	33 00	26 95
27	17 75	42 60	31 35	25 85	92 95	58 75	42 10	33 20	27 20
28	18 30	43 55	32 05	26 45	93 10	58 90	42 25	33 40	27 45
29	18 85	44 50	32 75	27 05	93 25	59 05	42 45	33 60	27 70
30	19 45	45 45	33 50	27 70	93 40	59 20	42 65	33 80	27 95
31	20 05	46 40	34 20	28 30	93 50	59 35	42 85	34 05	28 20
32	20 70	47 40	34 95	28 95	93 65	59 50	43 05	34 30	28 50
33	21 40	48 45	35 75	29 65	93 80	59 65	43 25	34 55	28 85
34	22 10	49 50	36 55	30 35	93 95	59 85	43 45	34 85	29 20
35	22 85	50 60	37 40	31 10	94 10	60 05	43 70	35 15	29 60
36	23 60	51 70	38 25	31 85	94 25	60 25	44 00	35 55	30 05
37	24 45	52 85	39 15	32 60	94 40	60 50	44 30	35 90	30 50
38	25 30	54 05	40 05	33 40	94 60	60 75	44 60	36 30	31 00
39	26 20	55 25	41 00	34 25	94 80	61 00	44 90	36 70	31 50
40	27 10	56 50	42 00	35 10	95 00	61 25	45 25	37 20	32 10
41	28 10	57 75	43 00	36 05	95 25	61 55	45 70	37 70	32 75
42	29 20	59 10	44 10	37 00	95 55	61 90	46 15	38 30	33 50
43	30 35	60 55	45 25	38 05	95 85	62 30	46 65	38 95	34 30
44	31 55	62 00	46 40	39 15	96 20	62 80	47 25	39 70	35 15
45	32 85	63 55	47 65	40 30	96 60	63 30	47 85	40 50	36 10
46	34 20	65 15	48 95	41 50	97 00	63 85	48 55	41 35	37 10
47	35 60	66 75	50 25	42 70	97 45	64 40	49 30	42 25	38 20
48	37 10	68 40	51 65	44 05	97 95	65 05	50 10	43 25	39 40
49	38 65	70 05	53 05	45 40	98 45	65 70	50 95	44 35	40 70
50	40 35	71 80	54 55	46 80	99 00	66 45	51 90	45 50	42 10
51	42 10	73 60	56 15	48 35	99 60	67 25	52 90	46 80	.....
52	44 00	75 50	57 80	50 00	100 30	68 20	54 05	48 25	.....
53	46 00	77 50	59 55	51 75	101 10	69 20	55 35	49 85	.....
54	48 15	79 55	61 40	53 60	101 95	70 35	56 75	51 55	.....
55	50 45	81 75	63 40	55 60	102 90	71 60	58 30	53 45	.....
56	52 90	84 00	65 45	57 70	103 95	72 95	.....	.....	.....
57	55 50	86 35	67 60	59 95	105 10	74 40	.....	.....	.....
58	58 25	88 80	69 95	62 40	106 35	76 05	.....	.....	.....
59	61 20	91 40	72 40	65 00	107 80	77 85	.....	.....	.....
60	64 30	94 10	75 05	67 80	109 35	79 80	.....	.....	.....

Age.	Yearly Renewable Plan. Annual Premiums.
17 to 25	$ 9 85
26	9 95
27	10 20
28	10 50
29	10 80
30	11 15
31	11 40
32	11 60
33	11 80
34	12 10
35	12 40
36	12 80
37	13 20
38	13 60
39	13 95
40	14 20
41	14 45
42	14 70
43	15 20
44	15 70
45	16 45
46	17 35
47	18 25
48	19 10
49	20 05
50	20 90
51	21 75
52	22 80
53	24 05
54	25 40
55	26 90
56	28 60
57	30 40
58	32 35
59	34 60
60	37 15
61	39 95
62	43 00
63	46 40
64	49 85
65	53 40

For Notes see page 217

ANNUITY INSURANCE PLAN.

Payable in 20 equal Annual Instalments of $50 each.

	LIFE				ENDOWMENT CONTINUOUS ANNUAL PREMIUMS.				
Age.	Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.
	$	$	$	$	$	$	$	$	$
20	13 10	30 55	22 75	19 20	74 85	47 50	34 55	27 15	22 35
21	13 40	31 20	23 25	19 60	74 85	47 60	34 60	27 25	22 45
22	13 75	31 75	23 70	19 95	74 90	47 65	34 70	27 30	22 55
23	14 10	32 35	24 15	20 35	74 95	47 65	34 75	27 45	22 65
24	14 45	33 05	24 60	20 75	75 00	47 75	34 85	27 55	22 75
25	14 85	33 65	25 15	21 20	75 05	47 85	34 95	27 65	22 90
26	15 25	34 35	25 65	21 65	75 10	47 95	35 05	27 80	23 10
27	15 70	35 10	26 20	22 15	75 20	48 10	35 20	27 95	23 30
28	16 15	35 90	26 80	22 65	75 30	48 20	35 30	28 10	23 45
29	16 65	36 65	27 40	23 15	75 40	48 30	35 45	28 30	23 65
30	17 15	37 45	28 00	23 70	75 55	48 40	35 60	28 45	23 90
31	17 65	38 25	28 60	24 20	75 65	48 50	35 75	28 65	24 10
32	18 20	39 10	29 20	24 75	75 75	48 65	35 90	28 85	24 35
33	18 75	39 95	29 85	25 30	75 85	48 80	36 10	29 05	24 60
34	19 35	40 80	30 55	25 90	76 00	48 95	36 30	29 30	24 90
35	19 95	41 70	31 20	26 55	76 10	49 10	36 50	29 55	25 25
36	20 60	42 60	31 95	27 15	76 25	49 30	36 70	29 85	25 60
37	21 35	43 60	32 65	27 85	76 40	49 50	36 95	30 15	25 95
38	22 05	44 55	33 45	28 50	76 55	49 65	37 15	30 45	26 35
39	22 75	45 50	34 20	29 20	76 70	49 85	37 40	30 80	26 75
40	23 60	46 55	35 00	29 95	76 85	50 10	37 70	31 15	27 25
41	24 45	47 60	35 85	30 70	77 05	50 35	38 05	31 60	27 75
42	25 35	48 75	36 70	31 55	77 25	50 65	38 40	32 05	28 35
43	26 30	49 90	37 65	32 40	77 55	50 95	38 85	32 60	29 00
44	27 30	51 15	38 65	33 30	77 85	51 35	39 30	33 15	29 70
45	28 40	52 40	39 70	34 30	78 15	51 75	39 85	33 85	30 45
46	29 50	53 70	40 70	35 30	78 55	52 20	40 40	34 50	.....
47	30 75	55 00	41 85	36 30	78 85	52 65	40 95	35 25	.....
48	31 95	56 35	42 95	37 40	79 20	53 15	41 60	36 05	.....
49	33 30	57 75	44 10	38 55	79 60	53 70	42 30	36 95	.....
50	34 70	59 15	45 35	39 80	80 05	54 30	43 10	37 90	.....
51	36 15	60 70	46 65	41 05	80 55	54 95	43 90	.....	.....
52	37 75	62 25	48 00	42 45	81 10	55 70	44 85	.....	.....
53	39 45	63 85	49 45	43 90	81 75	56 50	45 85	.....	.....
54	41 25	65 55	51 00	45 45	82 40	57 45	47 00	.....	.....
55	43 20	67 40	52 65	47 10	83 20	58 45	48 25	.....	.....
56	45 25	69 25	54 35	48 95	84 05	59 55	.....	.....	.....
57	47 40	71 20	56 15	50 80	85 00	60 75	.....	.....	.....
58	49 75	73 20	58 05	52 85	86 00	62 05	.....	.....	.....
59	52 30	75 35	60 05	55 05	87 20	63 50	.....	.....	.....
60	54 85	77 60	62 25	57 40	88 40	65 10	.....	.....	.....

For Notes see page 217

ANNUITY INSURANCE PLAN.

Payable in 20 Equal Annual Instalments of $50 each.

	LIFE. Without Profits.				ENDOWMENT. Continuous Annual Premiums. Without Profits.				
Age.	Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.
	$	$	$	$	$	$	$	$	$
20	10 85	27 45	20 15	16 60	68 45	43 00	30 60	23 90	19 25
21	11 10	28 00	20 55	16 90	68 50	43 05	30 65	23 95	19 35
22	11 40	28 50	20 90	17 25	68 55	43 10	30 75	24 05	19 45
23	11 70	29 05	21 35	17 60	68 60	43 15	30 80	24 10	19 55
24	12 05	29 60	21 85	17 90	68 60	43 20	30 85	24 20	19 65
25	12 40	30 25	22 20	18 35	68 65	43 30	30 95	24 30	19 80
26	12 80	30 85	22 70	18 75	68 70	43 40	31 05	24 45	19 95
27	13 15	31 55	23 20	19 15	68 80	43 50	31 15	24 60	20 15
28	13 55	32 25	23 75	19 60	68 90	43 60	31 30	24 75	20 35
29	13 95	33 05	24 25	20 05	69 00	43 70	31 45	24 90	20 50
30	14 40	33 65	24 80	20 50	69 10	43 80	31 60	25 05	20 70
31	14 85	34 35	25 30	20 95	69 20	43 95	31 70	25 20	20 90
32	15 35	35 10	25 90	21 45	69 30	44 05	31 85	25 40	21 10
33	15 85	35 85	26 45	21 95	69 45	44 15	32 00	25 60	21 35
34	16 35	36 65	27 05	22 45	69 55	44 30	32 15	25 80	21 60
35	16 90	37 45	27 70	23 05	69 65	44 45	32 35	26 00	21 90
36	17 50	38 25	28 30	23 60	69 75	44 60	32 60	26 30	22 25
37	18 10	39 10	29 00	24 15	69 85	44 80	32 80	26 60	22 60
38	18 75	40 00	29 65	24 75	70 00	44 95	33 00	26 90	22 95
39	19 40	40 90	30 35	25 35	70 15	45 15	33 25	27 20	23 35
40	20 05	41 85	31 10	26 00	70 30	45 35	33 50	27 55	23 75
41	20 80	42 75	31 85	26 70	70 50	45 55	33 85	27 90	24 25
42	21 60	43 75	32 65	27 40	70 70	45 80	34 15	28 35	24 80
43	22 45	44 80	33 50	28 15	70 95	46 10	34 55	28 85	25 40
44	23 35	45 90	34 35	29 00	71 20	46 50	35 00	29 40	26 05
45	24 30	47 05	35 30	29 85	71 50	46 85	35 45	30 00	26 75
46	25 30	48 25	36 25	30 75	71 80	47 25	35 95	30 60	27 45
47	26 35	49 40	37 20	31 60	72 15	47 65	36 50	31 30	28 30
48	27 45	50 65	38 25	32 60	72 50	48 15	37 10	32 00	29 15
49	28 60	51 85	39 25	33 60	72 85	48 65	37 70	32 85	30 15
50	29 85	53 15	40 40	34 65	73 30	49 20	38 40	33 70	31 15
51	31 15	54 50	41 55	35 80	73 70	49 80	39 15	34 65	.....
52	32 60	55 90	42 80	37 00	74 25	50 50	40 00	35 70	.....
53	34 05	57 35	44 10	38 30	74 85	51 20	40 95	36 90	.....
54	35 65	58 90	45 45	39 70	75 45	52 05	42 00	38 15	.....
55	37 35	60 50	46 95	41 15	76 15	53 00	43 15	39 55	.....
56	39 15	62 20	48 45	42 70	76 95	54 00	.....	.....	.....
57	41 10	63 90	50 05	44 40	77 80	55 05	.....	.....	.....
58	43 10	65 75	51 80	45 20	78 70	56 30	.....	.....	.....
59	45 30	67 65	53 60	48 10	79 80	57 60	.....	.....	.....
60	47 60	69 65	55 55	50 20	80 95	59 05	.....	.....	.....

For Notes see page 217

ENDOWMENT.

TEN ANNUAL PREMIUMS.

Payable at death or in

Age.	15 Years.	20 Years.	25 Years.	30 Years.
	$	$	$	$
20	86 55	75 85	66 95	60 05
21	86 60	75 95	67 10	60 20
22	86 65	76 05	67 25	60 40
23	86 75	76 15	67 35	60 60
24	86 85	76 25	67 50	60 80
25	86 95	76 40	67 70	61 10
26	87 10	76 60	67 95	61 40
27	87 25	76 80	68 25	61 75
28	87 40	77 00	68 55	62 10
29	87 55	77 20	68 80	62 50
30	87 75	77 45	69 10	62 90
31	87 95	77 70	69 40	63 30
32	88 15	77 95	69 75	63 75
33	88 35	78 20	70 10	64 25
34	88 55	78 45	70 45	64 70
35	88 75	78 75	70 90	65 25
36	89 00	79 05	71 35	65 85
37	89 25	79 35	71 80	66 45
38	89 50	79 70	72 25	67 15
39	89 75	80 05	72 75	67 85
40	90 00	80 50	73 35	68 60
41	90 35	81 00	74 00	69 40
42	90 75	81 50	74 70	70 35
43	91 20	82 10	75 50	71 35
44	91 70	82 75	76 35	72 45
45	92 25	83 50	77 30	73 65
46	92 80	84 25	78 30	.....
47	93 45	85 10	79 40	.....
48	94 10	85 95	80 50	.....
49	94 80	86 90	81 70	.....
50	95 55	87 90	83 00	.....
51	96 40	89 00	.....	.....
52	97 35	90 20	.....	.....
53	98 40	91 55	.....	.....
54	99 55	93 00	.....	.....
55	100 85	94 60	.....	.....
56	102 25	.....	.....	.....
57	103 80	.....	.....	.....
58	105 45	.....	.....	.....
59	107 25	.....	.....	.....
60	109 30	.....	.....	.....

ENDOWMENT.

TEN ANNUAL PREMIUMS. WITHOUT PROFITS.

Payable at death or in

15 Years.	20 Years.	25 Years.	30 Years.
$	$	$	$
79 25	68 50	61 00	54 05
79 30	68 60	61 15	54 25
79 35	68 65	61 25	54 40
79 40	68 75	61 40	54 60
79 45	68 85	61 55	54 80
79 55	69 00	61 75	55 05
79 70	69 15	61 95	55 35
79 85	69 35	62 20	55 70
80 00	69 55	62 50	56 05
80 15	69 75	62 75	56 40
80 30	69 95	63 00	56 75
80 45	70 15	63 30	57 15
80 60	70 40	63 60	57 55
80 80	70 60	63 95	58 00
81 00	70 85	64 30	58 45
81 20	71 15	64 65	58 95
81 40	71 45	65 05	59 50
81 65	71 75	65 50	60 10
81 85	72 05	65 95	60 70
82 10	72 40	66 40	61 35
82 35	72 75	66 95	62 05
82 65	73 20	67 55	62 85
83 00	73 65	68 20	63 70
83 45	74 20	68 95	64 65
83 90	74 80	69 75	65 65
84 40	75 45	70 65	66 75
84 96	76 20	71 60	.....
85 50	76 95	72 55	.....
86 10	77 75	73 60	.....
86 75	78 60	74 75	.....
87 40	79 50	75 95	.....
88 20	80 50	.....	.....
89 10	81 65	.....	.....
90 05	82 85	.....	.....
91 10	84 20	.....	.....
92 30	85 65	.....	.....
93 50	.....	.....	.....
94 90	.....	.....	.....
96 50	.....	.....	.....
98 20	.....	.....	.....
100 05	.....	.....	.....

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Age.	LIFE. Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	25 Annual Premiums.	ENDOWMENT. Continuous Annual Premiums 10 Years.	15 Years.	20 Years.	25 Years.	30 Years.
	$	$	$	$	$	$	$	$	$	$
20	19 00	44 00	33 00	27 60	24 50	103 65	66 20	48 [illegible]	[illegible] 20	31 40
21	19 40	44 30	33 30	27 95	24 85	103 70	66 30	48 10	38 30	31 55
22	19 85	45 05	33 85	28 40	25 30	103 75	66 35	48 15	38 40	31 70
23	20 30	45 85	34 45	28 90	25 75	103 80	66 40	48 25	38 55	31 85
24	20 75	46 70	35 10	29 45	26 20	103 85	66 50	48 35	38 70	32 00
25	21 30	47 60	35 75	30 00	26 70	103 95	66 60	48 50	38 85	32 20
26	21 85	48 55	36 45	30 60	27 25	104 05	66 75	48 65	39 05	32 45
27	22 40	49 50	37 20	31 25	27 85	104 20	66 90	48 85	39 25	32 70
28	23 00	50 50	38 00	31 90	28 45	104 35	67 05	49 00	39 45	32 95
29	23 60	51 55	38 75	32 55	29 05	104 50	67 25	49 20	39 70	33 20
30	24 25	52 60	39 55	33 25	29 65	104 [illegible]	67 40	49 40	39 95	33 50
31	24 90	53 65	40 35	33 90	30 25	104 [illegible]	67 55	49 60	[illegible] 20	33 80
32	25 60	54 75	41 15	34 60	30 90	104 90	67 75	49 80	40 45	34 15
33	26 35	55 85	42 00	35 35	31 60	105 05	67 90	50 05	40 75	34 50
34	27 10	57 00	42 90	36 15	32 30	105 20	68 10	50 30	41 05	34 90
35	27 95	58 20	43 80	36 95	33 05	105 40	68 35	50 55	41 40	35 35
36	28 80	59 45	44 75	37 75	33 85	105 60	68 55	50 85	41 80	35 80
37	29 70	60 70	45 75	38 60	34 65	105 75	68 80	51 15	42 20	36 30
38	30 60	61 95	46 75	39 50	35 45	105 95	69 05	51 50	42 60	36 85
39	31 60	63 30	47 75	40 40	36 35	106 15	69 35	51 85	43 10	37 40
40	32 60	64 65	48 85	41 35	37 25	106 35	69 65	52 25	43 60	38 05
41	33 70	66 05	49 95	42 35	38 20	106 60	70 00	52 70	44 15	38 75
42	34 85	67 55	51 10	43 40	39 25	106 90	70 40	53 20	44 80	39 55
43	36 10	69 10	52 35	44 55	40 35	107 25	70 85	53 75	45 55	40 40
44	37 45	70 70	53 65	45 70	41 50	107 65	71 30	54 40	46 30	41 35
45	38 85	72 35	55 00	46 95	42 75	108 10	71 85	55 05	47 20	42 40
46	40 30	74 10	56 40	48 30	44 05	108 60	72 45	55 80	48 10	.....
47	41 85	75 85	57 85	49 65	45 40	109 05	73 10	56 60	49 10	.....
48	43 50	77 60	59 35	51 05	46 85	109 55	73 75	57 50	50 20	.....
49	45 20	79 45	60 90	52 55	48 35	110 10	74 50	58 40	51 40	.....
50	47 05	81 35	62 55	54 10	49 95	110 70	75 30	59 45	52 70	.....
51	48 95	83 35	64 25	55 75	.....	111 35	76 20	60 60	.....	.....
52	51 00	85 40	66 05	57 55	.....	112 10	77 20	61 85	.....	.....
53	53 20	87 55	68 00	59 45	.....	112 95	78 30	63 20	.....	.....
54	55 55	89 80	70 00	61 50	.....	113 90	79 55	64 75	.....	.....
55	58 10	92 20	72 15	63 65	.....	114 95	80 90	66 40	.....	.....
56	60 75	94 65	74 40	.....	.....	116 10	82 35	.....	.....	.....
57	63 55	97 20	76 80	.....	.....	117 35	83 95	.....	.....	.....
58	66 55	99 90	79 35	.....	.....	118 75	85 75	.....	.....	.....
59	69 80	102 75	82 05	.....	.....	120 30	87 70	.....	.....	.....
60	73 20	105 70	84 90	.....	.....	121 95	89 80	.....	.....	.....

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	LIFE WITHOUT PROFITS.					ENDOWMENT CONTINUOUS ANNUAL PREMIUMS WITHOUT PROFITS				
Age.	Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	25 Annual Premiums.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.
	$	$	$	$	$	$	$	$	$	$
20	15 50	37 80	28 05	23 30	20 55	94 80	59 55	42 85	33 15	27 00
21	15 85	38 40	28 50	23 65	20 85	93 85	59 60	42 90	33 25	27 10
22	16 20	39 05	28 95	24 05	21 25	93 90	59 65	42 95	33 30	27 20
23	16 55	39 70	29 45	24 50	21 60	93 95	59 70	43 05	33 40	27 30
24	16 95	40 35	29 95	24 90	22 00	94 00	59 80	43 10	33 50	27 40
25	17 35	41 05	30 50	25 35	22 40	94 05	59 85	43 20	33 60	27 55
26	17 80	41 75	31 05	25 80	22 80	94 15	59 95	43 30	33 70	27 70
27	18 25	42 50	31 60	26 30	23 25	94 20	60 05	43 40	33 85	27 85
28	18 75	43 30	32 20	26 80	23 70	94 30	60 10	43 50	33 95	28 00
29	19 25	44 10	32 80	27 30	24 15	94 40	60 20	43 65	34 10	28 20
30	19 75	44 95	33 45	27 85	24 65	94 45	60 35	43 75	34 30	28 40
31	20 35	45 80	34 10	28 40	25 20	94 55	60 45	43 90	34 45	28 60
32	20 90	46 70	34 80	29 00	25 70	94 65	60 55	44 05	34 65	28 85
33	21 55	47 65	35 50	29 65	26 30	94 80	60 70	44 25	34 85	29 15
34	22 20	48 60	36 25	30 25	26 90	94 90	60 85	44 40	35 10	29 45
35	22 90	49 65	37 00	30 95	27 50	95 05	61 00	44 60	35 35	29 75
36	23 65	50 65	37 85	31 65	28 15	95 20	61 20	44 85	35 65	30 15
37	24 40	51 75	38 65	32 40	28 85	95 35	61 40	45 10	35 95	30 55
38	25 25	52 90	39 55	33 15	29 60	95 50	61 60	45 35	36 35	31 00
39	26 10	54 05	40 45	33 95	30 35	95 70	61 85	45 70	36 70	31 50
40	27 05	55 25	41 40	34 80	31 20	95 90	62 10	46 05	37 15	32 05
41	28 00	56 55	42 40	35 70	32 05	96 15	62 40	46 40	37 65	32 65
42	29 05	57 85	43 45	36 65	32 95	96 40	62 75	46 85	38 20	33 35
43	30 15	59 20	44 55	37 65	33 95	96 70	63 10	47 30	38 80	34 10
44	31 35	60 65	45 70	38 70	34 95	97 00	63 55	47 85	39 45	34 95
45	32 60	62 15	46 90	39 80	36 10	97 35	64 00	48 45	40 20	35 85
46	33 95	63 70	48 20	41 00	37 25	97 75	64 50	49 10	41 05	36 85
47	35 35	65 30	49 50	42 25	38 50	98 20	65 10	49 85	41 95	37 05
48	36 80	67 00	50 95	43 60	39 85	98 70	65 75	50 65	43 00	39 15
49	38 50	68 75	52 40	45 00	41 50	99 25	66 45	51 55	44 10	40 50
50	40 25	70 55	53 95	46 50	42 85	99 90	67 25	52 55	45 35	41 95
51	42 05	72 50	55 60	48 10	44 45	100 60	68 15	53 70	46 70	43 50
52	44 05	74 45	57 35	49 80	46 25	101 35	69 15	54 90	48 20	45 25
53	46 15	76 55	59 20	51 65	48 15	102 20	70 20	56 25	49 85	47 10
54	48 35	78 70	61 15	53 60	50 15	103 15	71 40	57 80	51 65	49 15
55	50 75	81 00	63 20	55 65	52 35	104 15	72 75	59 45	53 60	51 35
56	53 30	83 35	65 40	57 90	54 70	105 30	74 20	61 25	55 75	.....
57	56 00	85 85	67 70	60 30	57 25	106 60	75 85	63 25	58 10	.....
58	58 90	88 45	70 20	62 85	59 95	108 00	77 65	65 45	60 65	.....
59	62 05	91 20	72 85	65 65	62 90	109 55	79 65	67 90	63 40	.....
60	65 35	94 10	75 70	68 60	66 05	111 25	81 80	70 55	66 45	.....

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FIVE PER CENT. DEBENTURE POLICY.

Age.	Life. Annual Premiums.	Life. 10 Annual Premiums.	Life. 15 Annual Premiums.	Life. 20 Annual Premiums.	Endowment. Continuous Annual Premiums. 15 Years.	20 Years.	25 Years.	[illegible]
	$	$	$	$	$	$	$	$
20	22 80	52 80	39 60	32 95	79 50	57 00	45 85	37
21	23 30	53 15	40 00	33 55	79 55	57 70	45 95	37
22	23 85	54 05	40 00	34 10	79 65	57 80	46 10	38
23	24 35	55 00	41 35	34 70	79 70	57 90	46 25	38
24	24 90	56 05	42 10	35 35	79 80	58 05	46 45	38
25	25 55	57 15	42 90	36 00	79 90	58 20	46 65	38
26	26 20	58 25	43 75	36 75	80 10	58 40	46 85	38
27	26 90	59 40	44 65	37 50	80 30	58 60	47 10	39
28	27 60	60 60	45 60	38 30	80 50	58 80	47 35	39
29	28 35	61 85	46 50	39 10	80 70	59 05	47 65	39
30	29 10	63 10	47 45	39 90	80 90	59 30	47 95	40
31	29 90	64 40	48 40	40 70	81 10	59 55	48 25	40
32	30 70	65 70	49 40	41 55	81 30	59 80	48 55	41
33	31 60	67 00	50 40	42 45	81 50	60 10	48 90	41
34	32 55	68 40	51 50	43 40	81 75	60 35	49 25	41
35	33 55	69 85	52 60	44 35	82 00	60 65	49 70	42
36	34 60	71 35	53 70	45 30	82 30	61 00	50 15	43
37	35 65	72 85	54 90	46 30	82 60	61 40	50 65	43
38	36 75	74 35	56 10	47 40	82 90	61 80	51 15	44
39	37 95	75 95	57 30	48 50	83 25	62 25	51 75	44
40	39 15	77 60	58 60	49 65	83 60	62 70	52 35	45
41	40 45	79 30	59 95	50 85	84 00	63 25	53 00	46
42	41 85	81 05	61 35	52 10	84 50	63 85	53 75	47
43	43 35	82 95	62 85	52 45	85 00	64 50	54 65	48
44	44 95	84 85	64 40	54 85	85 55	65 30	55 55	49
45	46 65	86 85	66 00	56 35	86 20	66 10	56 65	50 90
46	48 40	88 95	68 70	57 95	86 95	67 00	57 70	------
47	50 25	91 05	69 40	59 60	87 70	67 95	58 90	------
48	52 20	93 15	71 20	61 30	88 50	69 00	60 25	------
49	54 25	95 35	73 10	63 10	89 40	70 10	61 70	------
50	56 45	97 65	75 10	64 95	90 40	71 35	63 25	------
51	58 75	100 00	77 10	66 90	91 45	72 70	------	------
52	61 20	102 50	79 30	69 10	92 65	74 20	------	------
53	63 85	105 05	81 60	71 35	94 00	75 85	------	------
54	66 65	107 75	84 00	73 80	95 45	77 70	------	------
55	69 70	110 65	86 60	76 40	97 10	79 70	------	------
56	72 90	113 60	89 30	------	98 85	------	------	------
57	76 30	116 65	92 15	------	100 75	------	------	------
58	79 85	119 90	95 20	------	102 90	------	------	------
59	83 75	123 30	98 45	------	105 25	------	------	------
60	87 85	126 85	101 90	------	107 75	------	------	------

For Notes see page 218

FIVE PER CENT. DEBENTURE POLICY.

	LIFE Without Profits.					ENDOWMENT Continuous Annual Premiums. Without Profits.				
Age.	Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	25 Annual Premiums.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.
	$	$	$	$	$	$	$	$	$	$
20	18 60	45 35	33 65	27 95	24 65	112 55	71 45	51 40	39 80	34 40
21	19 00	46 10	34 20	28 40	25 00	112 60	71 50	51 50	39 90	32 50
22	19 45	46 85	34 75	28 85	25 50	112 70	71 60	51 55	39 95	33 65
23	19 85	47 65	35 35	29 40	25 90	112 75	71 65	51 65	40 10	33 75
24	20 35	48 40	35 95	29 90	26 40	112 80	71 75	51 70	40 20	33 90
25	20 80	49 25	36 60	30 40	26 90	112 85	71 80	51 85	40 30	33 05
26	21 35	50 10	37 25	30 95	27 35	113 00	71 95	51 95	40 45	33 25
27	21 90	51 00	37 90	31 55	27 90	113 05	72 05	52 10	40 60	33 40
28	22 50	51 95	38 65	32 15	28 45	113 15	72 10	52 20	40 75	33 60
29	23 10	52 90	39 35	32 75	29 00	113 30	72 25	52 40	40 90	33 85
30	23 70	53 95	40 15	33 40	29 60	113 35	72 40	52 50	41 15	34 10
31	24 40	54 95	40 90	34 10	30 25	113 45	72 55	52 70	41 35	34 30
32	25 10	56 05	41 75	34 80	30 85	113 60	72 65	52 85	41 60	34 60
33	25 85	57 20	42 60	35 60	31 55	113 75	72 85	53 10	41 80	35 00
34	26 65	58 30	43 50	36 30	32 30	113 90	73 00	53 30	42 10	35 35
35	27 50	59 60	44 40	37 15	33 00	114 05	73 20	53 50	42 40	35 70
36	28 40	60 80	45 40	38 00	33 80	114 25	73 45	53 80	42 80	36 20
37	29 30	62 10	46 40	38 90	34 60	114 40	73 70	54 10	43 15	36 65
38	30 30	63 50	47 45	39 80	35 50	114 60	73 90	54 40	43 60	37 20
39	31 30	64 85	48 55	40 75	36 40	114 85	74 20	54 85	44 05	37 80
40	32 45	66 30	49 70	41 75	37 45	115 10	74 50	55 25	44 60	38 45
41	33 60	67 85	50 90	42 85	38 45	115 40	74 85	55 70	45 20	39 20
42	34 85	69 40	52 15	44 00	39 55	115 70	75 30	56 20	45 85	40 00
43	36 20	71 05	53 45	45 20	40 75	116 05	75 70	56 75	46 55	40 90
44	37 60	72 80	54 85	46 45	41 95	116 40	76 25	57 40	47 35	41 95
45	39 10	74 60	56 30	47 75	43 30	116 80	76 80	58 15	48 25	43 00
46	40 75	76 45	57 85	49 20	44 70	117 30	77 40	58 90	49 25	44 20
47	42 40	78 35	59 40	50 70	46 20	117 85	78 10	59 80	50 35	45 55
48	44 30	80 40	61 15	52 30	47 80	118 45	78 90	60 80	51 60	47 00
49	46 20	82 50	62 90	54 00	49 55	119 10	79 75	61 85	52 90	48 60
50	48 30	84 65	64 75	55 80	51 40	119 90	80 70	63 05	54 40	50 35
51	50 45	87 00	66 70	57 70	53 35	120 70	81 80	64 45	56 05	.....
52	52 85	89 35	68 80	59 75	55 50	121 60	83 00	65 90	57 85	.....
53	55 40	91 85	71 05	62 00	57 80	122 65	84 25	67 50	59 80	.....
54	58 00	94 45	73 40	64 30	60 20	123 80	85 70	69 35	62 00	.....
55	60 90	97 20	75 85	[illegible] 80	62 80	125 00	87 30	71 35	64 30	.....
56	63 95	100 00	78 50	69 50	.....	126 35	89 05	73 50	.....	.....
57	67 20	103 00	81 25	72 35	.....	127 90	91 00	75 90	.....	.....
58	70 70	106 15	84 25	75 40	.....	129 60	93 20	78 55	.....	.....
59	74 45	109 45	87 40	78 80	.....	131 45	95 60	81 50	.....	.....
60	78 40	112 90	90 85	82 30	....	133 50	98 15	84 65	.....	.....

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Age.	ENDOWMENT. Payable at Death or at Age. 70	65	60	55	50	45	40
	$	$	$	$	$	$	$
20	20 40	21 75	23 90	26 85	31 40	38 20	48 00
21	20 90	22 35	24 55	27 75	32 65	40 00	51 10
22	21 45	22 95	25 30	28 75	34 00	41 80	54 30
23	22 00	23 65	26 10	29 85	35 50	43 80	58 00
24	22 55	24 30	26 95	30 95	37 10	46 00	62 00
25	23 20	25 00	27 85	32 20	38 85	48 50	66 60
26	23 85	25 80	28 85	33 55	40 70	51 50	72 00
27	24 55	26 70	29 90	35 00	42 60	54 90	78 35
28	25 30	27 50	31 05	36 50	44 70	58 60	85 70
29	26 10	28 40	32 25	38 20	47 00	62 70	94 25
30	26 90	29 40	33 50	39 95	49 40	67 40	104 60
31	27 75	30 45	34 85	41 75	52 30	73 00	.....
32	28 65	31 55	36 30	43 70	55 70	79 40	.....
33	29 60	32 75	37 85	45 90	59 45	86 80	.....
34	30 60	34 00	39 55	48 10	63 60	95 30	.....
35	31 65	35 35	41 40	50 55	68 35	105 40	.....
36	32 75	36 75	43 30	53 50	73 70	.....	.....
37	33 95	38 30	45 30	57 00	79 90	.....	.....
38	35 25	39 90	47 45	60 80	87 00	.....	.....
39	36 65	41 65	49 75	65 00	95 40	.....	.....
40	38 05	43 60	52 25	69 65	106 35	.....	.....
41	39 60	45 60	55 10	75 25	.....	.....	.....
42	41 30	47 85	58 35	81 45	.....	.....	.....
43	43 10	50 10	62 15	89 00	.....	.....	.....
44	45 05	52 55	66 65	97 80	.....	.....	.....
45	47 20	55 05	71 85	108 10	.....	.....	.....
46	49 40	58 30	77 50	.....	.....	.....	.....
47	51 70	62 00	84 10	.....	.....	.....	.....
48	54 10	65 90	91 80	.....	.....	.....	.....
49	56 70	70 30	100 70	.....	.....	.....	.....
50	59 45	75 30	110 70	.....	.....	.....	.....
51	62 70	81 60	.....	.....	.....	.....	.....
52	66 45	87 60	.....	.....	.....	.....	.....
53	70 70	95 25	.....	.....	.....	.....	.....
54	75 20	104 30	.....	.....	.....	.....	.....
55	80 90	114 95	.....	.....	.....	.....	.....
56	86 90	.....	.....	.....	.....	.....	.....
57	93 80	.....	.....	.....	.....	.....	.....
58	101 80	.....	.....	.....	.....	.....	.....
59	111 00	.....	.....	.....	.....	.....	.....
60	121 95	.....	.....	.....	.....	.....	.....

Amount required to purchase an Annuity of $100 yearly. Age.	Male.	Female.
35	1880	1930
36	1856	1905
37	1834	1879
38	1813	1852
39	1791	1824
40	1770	1795
41	1748	1766
42	1720	1738
43	1691	1710
44	1658	1683
45	1623	1655
46	1588	1630
47	1552	1603
48	1517	1574
49	1483	1547
50	1450	1519
51	1415	1486
52	1379	1454
53	1343	1422
54	1306	1388
55	1269	1356
56	1232	1324
57	1195	1291
58	1158	1258
59	1121	1223
60	1084	1188
61	1046	1150
62	1010	1113
63	973	1079
64	937	1040
65	903	1004
66	873	970
67	843	935
68	813	900
69	784	865
70	753	830
71	724	796
72	699	768
73	676	739
74	655	714
75	635	690

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TRUST FUND ANNUITY POLICY.

PAYABLE IN TWENTY ANNUAL INSTALMENTS OF $50 EACH.

	LIFE.				ENDOWMENT.				
Age.	Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.
	$	$	$	$	$	$	$	$	$
20	14 25	32 60	24 40	20 60	76 70	49 00	36 00	28 65	23 55
21	14 55	32 80	24 65	20 95	76 75	49 05	36 05	28 75	23 65
22	14 90	33 35	25 05	21 30	76 80	49 15	36 10	28 85	23 80
23	15 25	33 95	25 50	21 70	76 85	49 20	36 20	28 95	23 90
24	15 60	34 50	26 00	22 10	76 90	49 25	36 30	29 05	24 00
25	16 00	35 25	26 50	22 50	76 95	49 30	36 40	29 15	24 15
26	16 40	35 95	27 00	22 95	77 00	49 40	36 50	29 30	24 35
27	16 80	36 65	27 55	23 45	77 10	49 50	36 65	29 45	24 55
28	17 25	37 40	28 15	23 95	77 20	49 60	36 75	29 60	24 75
29	17 70	38 15	28 70	24 45	77 35	49 75	36 90	29 80	24 90
30	18 20	38 95	29 30	24 95	77 45	49 90	37 05	30 00	25 10
31	18 70	39 70	29 90	25 4[illegible]	77 55	50 05	37 20	30 15	25 35
32	19 20	40 55	30 50	25 95	77 70	50 20	37 35	30 35	25 60
33	19 80	41 35	31 10	26 50	77 80	50 35	37 50	30 60	25 90
34	20 40	42 20	31 75	27 10	77 90	50 50	37 70	30 80	26 20
35	21 00	43 10	32 40	27 70	78 00	50 65	37 90	31 05	26 50
36	21 60	44 00	33 15	28 30	78 15	50 80	38 15	31 35	26 85
37	22 30	44 95	33 90	28 95	78 25	50 95	38 40	31 65	27 25
38	23 00	4[illegible] 90	34 60	29 65	78 40	51 10	38 65	31 95	27 65
39	23 70	46 85	35 35	30 30	78 55	51 30	38 90	32 30	28 05
40	24 45	47 90	36 15	31 00	78 70	51 55	39 20	32 70	28 55
41	25 30	48 90	37 00	31 70	78 90	51 80	39 50	33 15	29 10
42	26 15	50 00	37 85	32 50	79 10	52 10	39 90	33 60	29 70
43	27 10	51 15	38 75	33 40	79 35	52 40	40 30	34 15	30 30
44	28 10	52 35	39 70	34 30	79 65	52 75	40 80	34 75	31 00
45	29 15	53 55	40 70	35 25	80 00	53 20	41 30	35 40	31 80
46	30 25	54 85	41 75	36 25	80 35	53 65	41 85	36 10	.....
47	31 40	56 15	42 85	37 25	80 70	54 10	42 45	36 85	.....
48	32 65	57 45	43 95	38 30	81 05	54 60	43 10	37 65	.....
49	33 90	58 80	45 10	39 40	81 45	55 15	43 80	38 55	.....
50	35 30	60 20	46 30	40 60	81 90	55 75	44 60	39 55	.....
51	36 70	61 70	47 55	41 80	82 40	56 40	45 45	.....	.....
52	38 25	63 20	48 90	43 20	83 00	57 10	46 40	.....	.....
53	39 90	64 80	50 35	44 6[illegible]	83 60	57 90	47 40	.....	.....
54	41 70	66 50	51 80	46 15	84 30	58 80	48 55	.....	.....
55	43 60	68 25	53 40	47 75	85 05	59 85	49 80	.....	.....
56	45 60	70 05	55 05	.....	85 85	61 00	.....	.....	.....
57	47 70	71 95	56 85	.....	86 75	62 30	.....	.....	.....
58	49 90	73 95	58 75	.....	87 75	63 80	.....	.....	.....
59	52 35	76 05	60 75	.....	88 90	64 55	.....	.....	.....
60	54 90	78 25	62 8[illegible]	.....	90 25	66 45	.....	.....	.....

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	LIFE.				ENDOWMENT CONTINUOUS ANNUAL PREMIUMS				
Age.	Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.
	$	$	$	$	$	$	$	$	$
21	19 62	48 56	36 00	29 34	105 84	68 40	50 07	39 38	32 54
22	20 06	49 30	36 55	30 31	105 92	68 50	50 17	39 50	32 68
23	20 51	50 06	37 13	30 80	106 02	68 60	50 28	39 63	32 82
24	20 99	50 85	37 73	31 31	106 11	68 70	50 40	39 76	32 98
25	21 49	51 67	38 35	31 83	106 22	68 82	50 53	39 90	33 15
26	22 01	52 51	38 98	32 37	106 33	68 94	50 66	40 06	33 34
27	22 56	53 38	39 65	32 94	106 44	69 07	50 81	40 23	33 54
28	23 14	54 28	40 33	33 52	106 56	69 21	50 97	40 41	33 76
29	23 74	55 21	41 05	34 13	106 70	69 35	51 13	40 61	33 99
30	24 38	56 18	41 78	34 76	106 84	69 51	51 31	40 82	34 25
31	25 05	57 18	42 55	35 42	106 98	69 68	51 51	41 05	34 54
32	25 75	58 21	43 34	36 11	107 15	69 86	51 72	41 31	34 85
33	26 50	59 28	44 16	36 82	107 32	70 06	51 95	41 59	35 19
34	27 28	60 38	45 02	37 56	107 50	70 27	52 20	41 89	35 57
35	28 11	61 53	45 91	38 34	107 70	70 50	52 47	42 23	35 99
36	28 98	62 71	46 83	39 15	107 91	70 75	52 78	42 60	36 44
37	29 90	63 94	47 79	40 00	108 14	71 02	53 10	43 00	36 94
38	30 88	65 21	48 79	40 89	108 39	71 32	53 47	43 [illegible]	37 49
39	31 91	66 53	49 83	41 81	108 66	71 64	53 87	43 94	38 10
40	33 01	67 90	50 92	42 79	108 96	72 00	54 31	44 49	38 77
41	34 16	69 32	52 06	43 82	109 28	72 40	54 80	45 09	39 51
42	35 39	70 79	53 24	44 90	109 63	72 83	55 33	45 75	40 32
43	36 70	72 32	54 49	46 04	110 03	73 32	55 93	46 49	41 21
44	38 08	73 91	55 79	47 25	110 46	73 85	56 59	47 30	42 20
45	39 53	75 57	57 16	48 52	110 94	74 44	57 32	48 20	43 28
46	41 12	77 30	58 60	49 87	111 47	75 10	58 14	49 19	....
47	42 79	79 10	60 11	51 31	112 06	75 83	59 03	50 29	....
48	44 57	80 98	61 71	52 83	112 72	76 64	60 03	51 49	....
49	46 46	82 95	63 39	54 45	113 44	77 54	61 13	52 82	....
50	48 48	84 99	65 16	56 17	114 24	78 53	62 34	54 29	....
51	50 62	87 12	67 03	58 01	115 13	79 62	63 67	....	....
52	52 91	89 35	69 01	59 97	116 10	80 82	65 15	....	....
53	55 35	91 68	71 10	62 06	117 17	82 15	66 76	....	....
54	57 95	94 11	73 31	64 29	118 35	83 61	68 55	....	....
55	60 72	96 66	75 66	66 69	119 64	85 21	70 51	....	....
56	63 68	99 33	78 16	.....	121 06	86 99	...	....	....
57	66 84	102 13	80 82	.....	122 63	88 94	....	....	....
58	70 22	105 08	83 66	.....	124 36	91 09	....	....	....
59	73 83	108 19	86 69	.....	126 26	93 46	....	....	....
60	77 69	111 47	89 94	.....	128 35	96 07	....	....	....
61	81 82	114 94	.....	.....	130 66	....	....	....	....
62	86 24	118 62	.....	.....	133 20	....	....	....	....
63	90 97	122 53	.....	.....	136 00	....	....	....	....
64	96 05	126 69	.....	.....	139 08	....	....	....	....
65	101 43	131 13	.....	.....	142 47	....	....	....	....

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AGE.	Endowment. 10 Annual Premiums Payable at Death or in 20 Years.	TERM RATES. 1 Year.	5 Years.	10 Years.	15 Years.	20 Years.	Amount required to purchase an Annuity of $100 yearly. Males.	Females.
	$	$	$	$	$	$	$	$
21	82 61	11 38	11 46	11 62	11 81	12 05	2234	2234
22	82 72	11 46	11 58	11 75	11 96	12 22	2220	2220
23	82 84	11 58	11 70	11 89	12 11	12 39	2205	2205
24	82 96	11 70	11 83	12 03	12 27	12 58	2189	2189
25	83 09	11 82	11 97	12 18	12 45	12 79	2172	2172
26	83 23	11 96	12 12	12 35	12 63	13 01	2154	2154
27	83 38	12 10	12 27	12 52	12 84	13 25	2135	2135
28	83 54	12 25	12 43	12 71	13 05	13 51	2116	2116
29	83 71	12 42	12 61	12 91	13 29	13 80	2096	2096
30	83 90	12 59	12 80	13 12	13 54	14 11	2076	2076
31	84 09	12 77	13 00	13 36	13 82	14 46	2054	2054
32	84 31	12 97	13 22	13 61	14 12	14 84	2032	2032
33	84 54	13 19	13 45	13 88	14 45	15 26	2010	2010
34	84 80	13 41	13 71	14 18	14 81	15 72	1987	1987
35	85 07	13 65	13 98	14 50	15 21	16 24	1963	1963
36	85 38	13 92	14 28	14 85	15 65	16 81	1938	1938
37	85 71	14 20	14 60	15 24	16 14	17 44	1913	1913
38	86 07	14 52	14 95	15 66	16 69	18 14	1887	1887
39	86 46	14 85	15 33	16 13	17 29	18 90	1860	1860
40	86 89	15 22	15 75	16 65	17 96	19 76	1833	1833
41	87 37	15 61	16 20	17 22	18 70	20 69	1804	1804
42	87 90	16 04	16 70	17 87	19 53	21 73	1776	1776
43	88 48	16 50	17 26	18 59	20 44	22 87	1746	1748
44	89 13	17 03	17 88	19 39	21 46	24 13	1716	1722
45	89 84	17 59	18 57	20 28	22 58	25 52	1685	1694
46	90 63	18 24	19 35	21 27	23 83	27 04	1653	1666
47	91 51	18 94	20 23	22 38	25 20	28 71	1621	1637
48	92 47	19 74	21 21	23 61	26 72	30 54	1588	1607
49	93 53	20 65	22 30	24 97	28 40	32 54	1555	1576
50	94 70	21 67	23 51	26 47	30 23	34 73	1520	1544
51	95 93	22 80	24 85	28 13	32 25	37 10	1486	1511
52	97 38	24 05	26 33	29 96	34 46	39 68	1450	1478
53	98 91	25 42	27 97	31 97	36 88	42 47	1415	1444
54	100 59	26 96	29 77	34 17	39 53	45 47	1378	1409
55	102 41	28 63	31 76	36 60	42 42	48 71	1342	1374
56	-------	30 48	33 94	39 26	45 57	52 17	1305	1338
57	-------	32 52	36 35	42 18	49 00	55 88	1267	1301
58	-------	34 76	38 99	45 38	52 72	59 85	1229	1264
59	-------	37 23	41 90	48 89	56 74	64 10	1191	1227
60	-------	39 95	45 09	52 72	61 08	68 63	1153	1189

For Notes see pages 218-19

	LIFE.					ENDOWMENT CONTINUOUS ANNUAL PREMIUMS				
Age.	Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	25 Annual Premiums.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.
	$	$	$	$	$	$	$	$	$	$
20	17 10	40 25	30 25	25 40	22 60	95 90	61 25	44 40	35 35	29 05
21	17 50	41 00	30 80	25 90	23 00	95 95	61 35	44 50	35 45	29 20
22	17 90	41 70	31 30	26 30	23 40	95 95	61 85	44 55	35 50	29 30
23	18 30	42 45	31 85	26 75	23 80	96 00	61 40	44 65	35 65	29 45
24	18 70	43 20	32 45	27 25	24 20	96 05	61 50	44 75	35 80	29 60
25	19 20	44 00	33 05	27 75	24 66	96 15	61 60	44 85	35 95	29 80
26	19 70	44 90	33 70	28 30	25 15	96 25	61 75	45 00	36 10	30 00
27	20 20	45 80	34 40	28 90	25 70	96 40	61 90	45 20	36 30	30 25
28	20 70	46 70	35 15	29 50	26 25	96 50	62 05	45 30	36 50	30 45
29	21 25	47 70	35 85	30 10	26 85	96 65	62 20	45 50	36 70	30 70
30	21 85	48 65	36 60	30 75	27 40	96 75	62 35	45 70	36 95	31 00
31	22 40	49 60	37 35	31 35	27 95	96 90	62 50	45 90	37 20	31 25
32	23 05	50 65	38 10	32 00	28 55	97 05	62 70	46 05	37 40	31 60
33	23 75	51 65	38 85	32 70	29 20	97 15	62 80	46 30	37 70	31 90
34	24 40	52 70	39 70	33 45	29 85	97 30	63 00	46 55	37 95	32 30
35	25 20	53 80	40 50	34 20	30 55	97 50	63 20	46 75	38 30	32 70
36	25 95	55 00	41 40	34 95	31 30	97 70	63 40	47 05	38 65	33 10
37	26 75	56 15	42 30	35 75	32 05	97 80	63 65	47 30	39 05	33 60
38	27 55	57 30	43 25	36 60	32 80	98 00	63 85	47 65	39 40	34 15
39	28 45	58 55	44 15	37 40	33 95	98 20	64 15	47 95	39 85	34 60
40	29 35	59 80	45 20	38 25	34 50	98 40	64 45	48 35	40 35	35 20
41	30 35	61 10	46 20	39 15	35 35	98 60	64 75	48 75	40 85	35 85
42	31 40	62 50	47 25	40 15	36 30	98 90	65 10	49 20	41 45	36 65
43	32 50	63 90	48 40	41 20	37 30	99 20	65 55	49 70	42 15	37 35
44	33 70	65 40	49 60	42 25	38 35	99 60	65 95	50 30	42 85	38 25
45	35 00	66 95	50 85	43 40	39 50	100 00	66 45	50 90	43 65	39 20
46	36 30	68 55	52 15	44 65	40 75	100 45	67 00	51 60	44 50	....
47	37 70	70 15	53 50	45 90	42 00	100 85	67 60	52 35	45 45	....
48	39 15	71 80	54 90	47 20	43 35	101 35	68 20	53 20	46 45	....
49	40 70	73 50	56 35	48 60	44 75	101 85	68 90	54 00	47 45	....
50	42 35	75 25	57 90	50 05	46 20	102 40	69 65	55 00	48 75	....
51	44 05	77 10	59 45	51 60	....	103 00	70 50	56 05	....	....
52	45 90	79 00	61 10	53 30	....	103 70	71 40	57 20	....	....
53	47 90	81 00	62 90	55 05	....	104 50	72 40	58 45	....	....
54	50 00	83 10	64 75	56 90	....	105 35	73 60	59 90	....	....
55	52 30	85 30	66 75	58 85	....	106 35	74 85	61 40	....	....
56	54 70	87 55	68 85	....	....	107 40	76 15	....	....	....
57	57 20	89 90	71 05	....	....	108 55	77 65	....	....	....
58	59 90	92 40	73 40	....	....	109 85	79 20	....	....	....
59	62 80	95 05	75 90	....	....	111 30	81 10	....	....	....
60	65 90	97 80	78 50	....	....	112 80	83 05	....	....	....

For Notes see pages 219-20

	LIFE. WITHOUT PROFITS.					ENDOWMENT CONTINUOUS ANNUAL PREMIUMS WITHOUT PROFITS.				
Age.	Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	25 Annual Premiums.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.
	$	$	$	$	$	$	$	$	$	$
20	14 40	35 70	26 80	21 70	19 20	91 65	58 40	41 55	31 20	25 35
21	14 80	36 40	26 80	22 10	19 60	91 70	58 45	41 60	31 30	25 45
22	15 20	37 05	27 30	22 60	20 00	91 75	58 50	41 65	31 40	25 55
23	15 60	37 85	27 80	23 10	20 40	91 80	58 55	41 70	31 50	25 65
24	16 05	38 50	28 40	23 60	20 80	91 85	58 60	41 80	31 60	25 80
25	16 50	39 30	29 00	24 10	21 30	91 90	58 65	41 90	31 70	25 95
26	16 90	40 20	29 60	24 60	21 70	91 95	58 70	42 00	31 80	26 10
27	17 30	41 10	30 30	25 10	22 10	92 00	58 75	42 10	31 95	26 25
28	17 80	41 90	30 90	25 60	22 60	92 05	58 80	42 20	32 10	26 40
29	18 30	42 70	31 50	26 10	23 00	92 15	58 90	42 35	32 25	26 60
30	18 80	43 50	32 10	26 60	23 40	92 25	59 00	42 45	32 40	26 80
31	19 30	44 30	32 70	27 10	23 90	92 35	59 10	42 60	32 60	27 05
32	19 70	45 15	33 40	27 70	24 40	92 45	59 20	42 75	32 80	27 30
33	20 30	46 05	34 10	28 20	25 00	92 55	59 30	42 85	33 00	27 55
34	21 00	46 90	34 80	28 85	25 50	92 65	59 40	43 00	33 20	27 85
35	21 65	47 90	35 50	29 50	26 10	92 75	59 50	43 20	33 50	28 20
36	22 35	48 90	36 20	30 20	26 70	92 90	59 60	43 40	33 80	28 55
37	23 10	50 00	37 00	30 90	27 40	93 05	59 70	43 60	34 10	28 95
38	23 90	51 05	37 90	31 60	28 10	93 20	59 85	43 80	34 40	29 40
39	24 70	52 15	38 75	32 30	28 80	93 35	60 00	44 00	34 80	29 85
40	25 60	53 30	39 65	33 10	29 60	93 50	60 20	44 40	35 20	30 40
41	26 55	54 50	40 60	34 00	30 35	93 65	60 45	44 70	35 60	30 95
42	27 55	55 70	41 55	34 90	31 20	93 85	60 75	45 00	36 10	31 60
43	28 60	57 00	42 60	35 80	32 15	94 05	60 95	45 40	36 70	32 30
44	29 70	58 40	43 70	36 80	33 15	94 35	61 30	45 80	37 40	33 20
45	30 90	59 75	44 80	37 80	34 20	94 65	61 70	46 30	38 20	34 20
46	32 20	61 25	46 00	38 90	35 30	95 00	62 10	47 00	.....	.....
47	33 60	62 75	47 20	40 10	36 45	95 35	62 60	47 60	.....	.....
48	35 05	64 40	48 50	41 40	37 80	95 75	63 15	48 30	.....	.....
49	36 60	66 00	49 90	42 80	39 00	96 20	63 75	49 20	.....	.....
50	38 30	67 70	51 35	44 10	40 50	96 70	64 50	50 00	.....	.....
51	40 05	69 50	52 90	45 60	.....	97 20	65 20	.....	.....	.....
52	41 90	71 40	54 50	47 20	.....	98 00	66 10	.....	.....	.....
53	43 90	73 30	56 20	48 90	.....	98 60	67 00	.....	.....	.....
54	46 00	75 30	58 00	50 70	.....	99 40	68 15	.....	.....	.....
55	48 30	77 50	60 00	52 60	.....	100 30	69 20	.....	.....	.....
56	50 70	79 70	62 00	.....	.....	101 40	.....	.....	.....	.....
57	53 30	82 00	64 10	.....	.....	102 45	.....	.....	.....	.....
58	56 15	84 40	66 50	.....	.....	103 65	.....	.....	.....	.....
59	59 10	87 00	68 90	.....	.....	104 90	.....	.....	.....	.....
60	62 40	89 60	71 50	.....	.....	106 20	.....	.....	.....	.....

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ABSTAINERS' SECTION.

Age.	LIFE WITHOUT PROFITS. Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	25 Annual Premiums.	ENDOWMENT CONTINUOUS ANNUAL PREMIUMS WITHOUT PROFITS. 10 Years.	15 Years.	20 Years.	25 Years.	30 Years.
	$	$	$	$	$	$	$	$	$	$
20	13 30	33 75	24 75	20 85	17 85	87 60	55 30	39 00	29 80	24 00
21	13 65	34 40	25 20	20 75	18 20	87 65	55 35	39 10	29 90	24 10
22	14 00	35 05	25 70	21 15	18 55	87 70	55 40	39 20	30 00	24 25
23	14 40	35 70	26 20	21 6	18 95	87 75	55 45	39 30	30 10	24 40
24	14 80	36 40	26 70	22 05	19 35	87 80	55 50	39 40	30 20	24 55
25	15 20	37 15	27 30	22 50	19 75	87 90	55 55	39 50	30 35	24 70
26	15 65	37 95	27 90	23 0	20 20	88 00	55 60	39 60	30 50	24 90
27	16 15	38 75	28 50	23 55	20 70	88 10	55 70	39 70	30 70	25 10
28	16 65	39 60	29 15	24 10	21 20	88 25	55 80	39 80	30 90	25 30
29	17 15	40 45	29 80	24 60	21 70	88 40	55 90	39 95	31 10	25 50
30	17 70	41 30	30 45	25 30	22 20	88 55	56 00	40 10	31 30	25 70
31	18 25	42 20	31 10	25 75	22 70	88 70	56 15	40 30	31 50	26 00
32	18 85	43 10	31 80	26 35	23 25	88 85	56 30	40 50	31 70	26 30
33	19 45	44 05	32 50	26 95	23 85	89 00	56 50	40 70	32 00	26 70
34	20 10	45 00	33 25	27 60	24 40	89 15	56 70	40 90	32 30	27 20
35	20 75	46 00	34 00	28 25	25 05	89 30	56 90	41 10	32 60	27 50
36	21 45	47 05	34 80	28 95	25 70	89 45	57 10	41 40	32 90	27 80
37	22 20	48 10	35 60	29 65	26 35	89 60	57 35	41 70	33 30	28 10
38	23 00	49 15	36 45	30 40	27 05	89 75	57 60	42 00	33 70	28 50
39	23 80	50 20	37 30	31 15	27 80	89 90	57 85	42 30	34 10	28 90
40	24 65	51 35	38 20	31 95	28 55	90 10	58 15	42 60	34 50	29 40
41	25 70	52 50	39 10	32 75	29 35	90 30	58 45	43 00	35 00	30 10
42	26 55	53 75	40 10	33 65	30 20	90 50	58 85	43 40	35 50	30 70
43	27 60	55 05	41 10	34 60	31 10	90 70	59 30	43 80	36 10	31 50
44	28 70	56 40	42 20	35 60	32 10	91 30	59 80	44 30	36 70	32 40
45	29 85	57 80	43 35	36 65	33 10	91 30	60 30	44 80	37 50	33 40
46	31 10	59 20	44 50	37 75	34 20	91 60	60 80	45 40	.....	.....
47	32 40	60 70	45 70	38 85	35 35	92 00	61 40	46 10	.....	.....
48	33 75	62 20	46 95	40 05	36 55	92 50	62 00	46 80	.....	.....
49	35 15	63 70	48 25	41 30	37 80	93 00	62 60	47 60	.....	.....
50	36 70	65 30	49 60	42 60	39 15	93 60	63 30	48 60	.....	.....
51	38 30	66 95	51 05	44 00	.....	94 20	64 00	.....	.....	.....
52	40 00	68 65	52 55	45 45	.....	94 80	64 70	.....	.....	.....
53	41 85	70 45	54 15	47 05	.....	95 50	65 40	.....	.....	.....
54	43 80	72 35	55 85	48 75	.....	96 50	66 20	.....	.....	.....
55	45 90	74 30	57 60	50 55	.....	97 80	67 00	.....	.....	.....
56	48 10	76 35	59 50	.....	.....	99 00	.....	.....	.....	.....
57	50 45	78 50	61 50	.....	.....	100 50	.....	.....	.....	.....
58	52 95	80 75	63 60	.....	.....	102 00	.....	.....	.....	.....
59	55 65	83 10	65 85	.....	.....	103 50	.....	.....	.....	.....
60	58 50	85 60	68 25	.....	.....	105 00	.....	.....	.....	.....

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	20 Year Guar. Div. Plan.	Abstainers Guar. Inv. Plan.	TEN YEAR RENEWABLE PLAN.			
			General Section.	Abstainers Section		
Age.	20 Annual Premiums.	20 Annual Premiums.	Annual Premiums	Annual Premiums.	Attained Age of Assured.	Amount Payable at each age of death after age 60. Ann. Premium constant at $35. General Section and $29 Abstainers Section
	$	$	$	$		$
20	27 45	36 05	11 10	9 80	..	....
21	27 95	36 70	11 20	9 90	..	....
22	28 40	37 35	11 30	10 00	..	....
23	28 90	38 05	11 40	10 10	..	....
24	29 45	38 80	11 60	10 25	..	....
25	30 00	39 55	11 80	10 40	60	1000
26	30 60	40 35	12 00	10 60	61	950
27	31 25	41 20	12 30	10 95	62	900
28	31 90	42 05	12 60	11 10	63	850
29	32 55	42 95	12 90	11 35	64	800
30	33 25	43 85	13 20	11 60	65	750
31	33 90	44 75	13 50	11 85	66	700
32	34 60	45 70	13 80	12 10	67	650
33	35 35	46 65	14 10	12 35	68	600
34	36 15	47 65	14 40	12 60	69	550
35	36 95	48 70	14 80	12 90	70	500
36	37 75	49 75	15 20	13 25	71	450
37	38 60	50 85	15 60	13 60	72	410
38	39 50	52 00	16 10	14 00	73	370
39	40 40	53 15	16 60	14 40	74	330
40	41 35	54 35	17 20	14 85	75	300
41	42 35	55 60	17 80	15 50	76	280
42	43 40	56 95	18 50	15 95	77	260
43	44 55	58 35	19 30	16 60	78	240
44	45 70	59 85	20 10	17 30	79	220
45	46 95	61 40	21 00	18 05	80	200
46	48 30	63 00	22 00	18 90	81	180
47	49 65	64 65	23 10	19 80	82	170
48	51 05	66 35	24 30	20 75	83	160
49	52 55	68 15	25 50	21 75	84	150
50	54 10	70 05	26 80	22 90	85	140
51	55 75	72 05	28 40	24 00	86	130
52	57 55	74 15	30 10	24 90	87	120
53	59 45	76 40	32 00	25 60	88	110
54	61 50	78 85	32 50	26 00	89	100
55	63 65	81 40	33 00	26 50	90	100
56	.....	.....	33 50	27 00	..	....
57	.....	.....	34 00	27 50	..	....
58	.....	.....	34 50	28 00	..	....
59	.....	.....	35 00	28 50	..	....
60	.....	.....	35 50	29 00	..	....

For Notes see pages 219-20

	LIFE.					ENDOWMENT. CONTINUOUS ANNUAL PREMIUMS.				
Age.	Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	25 Annual Premiums.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.
	$	$	$	$	$	$	$	$	$	$
20	19 00	43 50	32 70	27 45	24 45	103 05	66 20	48 00	38 20	31 40
21	19 40	44 30	33 30	27 95	[illegible] 85	103 70	66 30	48 10	38 30	31 55
22	19 85	45 05	33 85	28 40	25 30	103 75	66 35	48 15	38 40	31 70
23	20 30	45 85	34 45	28 90	25 75	103 80	66 40	48 25	38 55	31 85
24	20 75	46 70	35 10	29 45	26 20	103 85	66 50	48 35	38 70	32 00
25	21 30	47 60	35 75	30 00	26 70	103 95	66 60	48 50	38 85	32 20
26	21 85	48 55	36 45	30 60	27 25	104 05	66 75	48 65	39 05	32 45
27	22 40	49 50	37 20	31 25	27 85	104 20	66 90	48 85	39 25	32 70
28	23 00	50 50	38 00	31 90	28 45	104 35	67 05	49 00	39 45	32 95
29	23 60	51 55	38 75	32 55	29 05	104 50	67 25	49 20	39 70	33 20
30	24 25	52 60	39 55	33 25	29 65	104 60	67 40	49 40	39 95	33 50
31	24 90	53 65	40 35	33 90	30 25	104 75	67 55	49 60	40 20	33 80
32	25 60	54 75	41 15	34 60	30 90	104 90	67 75	49 80	40 45	34 15
33	26 35	55 85	42 00	35 35	31 60	105 05	67 90	50 05	40 75	34 50
34	27 10	57 00	42 90	36 15	32 30	105 20	68 10	50 30	41 05	34 90
35	27 95	58 20	43 80	36 95	33 05	105 40	68 35	50 55	41 40	35 35
36	28 80	59 45	44 75	37 75	33 85	105 60	68 55	50 85	41 80	35 80
37	29 70	60 70	45 75	38 60	34 65	105 75	68 80	51 15	42 20	35 30
38	30 60	61 95	46 75	39 50	35 45	105 95	69 05	51 50	42 60	36 85
39	31 60	63 30	47 75	40 40	36 35	106 15	69 35	51 85	43 10	37 40
40	32 60	64 65	48 85	41 35	37 25	106 35	69 65	52 25	43 60	38 05
41	33 70	66 05	49 95	42 35	38 20	106 60	70 00	52 70	44 15	38 75
42	34 85	67 55	51 10	43 40	39 25	106 90	70 40	53 20	44 80	39 55
43	36 10	69 10	52 35	44 55	40 35	107 25	70 85	53 75	45 55	40 40
44	37 45	70 70	53 65	45 70	41 50	107 65	71 30	54 40	46 30	41 35
45	38 85	72 35	55 00	46 95	42 75	108 10	71 85	55 05	47 20	42 40
46	40 30	74 10	56 40	48 30	44 05	108 60	72 45	55 80	48 10	43 50
47	41 85	75 85	57 85	49 65	45 40	109 05	73 10	56 00	49 10	44 75
48	43 50	77 60	59 35	51 05	46 85	109 55	73 75	57 50	50 20	46 05
49	45 20	79 45	60 90	52 55	48 35	110 10	74 50	58 40	51 40	47 45
50	47 05	81 35	62 55	54 10	49 95	110 70	75 30	59 45	52 70	48 95
51	48 95	83 35	64 25	55 75	.....	111 35	76 20	60 60	54 10	50 65
52	51 00	85 40	66 05	57 55	.....	112 10	77 20	61 85	55 65	52 45
53	53 20	87 55	68 00	59 45	.....	112 95	78 30	63 20	57 40	54 45
54	55 55	89 80	70 00	61 50	.....	113 90	79 55	64 75	59 30	56 60
55	58 10	92 20	72 15	63 65	.....	114 95	80 90	66 40	61 35	58 90
56	60 75	94 65	74 40	65 95	.....	116 10	82 35	68 25	63 60	.....
57	63 55	97 20	76 80	68 45	.....	117 35	83 95	70 25	66 00	.....
58	66 55	99 90	79 35	71 10	.....	118 75	85 75	72 50	68 65	.....
59	69 80	102 75	82 05	73 95	.....	120 30	87 70	74 95	71 55	.....
60	73 20	105 70	84 90	77 00	.....	121 95	89 80	77 60	74 70	.....

For Notes see pages 220-21

	LIFE. WITHOUT PROFITS.					ENDOWMENT. CONTINUOUS ANNUAL PREMIUMS. WITHOUT PROFITS.				
Age.	Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	25 Annual Premiums.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.
	$	$	$	$	$	$	$	$	$	$
20	15 50	37 80	28 05	23 30	20 55	93 80	59 55	42 85	33 15	27 00
21	15 85	38 40	28 50	23 65	20 85	93 85	59 60	42 90	33 25	27 10
22	16 20	39 05	28 95	24 05	21 25	93 90	59 65	42 95	33 30	27 20
23	16 55	39 70	29 45	24 50	21 60	93 95	59 70	43 05	33 40	27 30
24	16 95	40 35	29 95	24 90	22 00	94 00	59 80	43 10	33 50	27 40
25	17 35	41 05	30 50	25 35	22 40	94 05	59 85	43 20	33 60	27 55
26	17 80	41 75	31 05	25 80	22 80	94 15	59 95	43 30	33 70	27 70
27	18 25	42 50	31 60	26 30	23 25	94 20	60 05	43 40	33 85	27 85
28	18 75	43 30	32 20	26 80	23 70	94 30	60 10	43 50	33 95	28 00
29	19 25	44 10	32 80	27 30	24 15	94 40	60 20	43 65	34 10	28 20
30	19 75	44 95	33 45	27 85	24 65	94 45	60 35	43 75	34 30	28 40
31	20 35	45 80	34 10	28 40	25 20	94 55	60 45	43 90	34 45	28 60
32	20 90	46 70	34 80	29 00	25 70	94 65	60 55	44 05	34 65	28 85
33	21 55	47 65	35 50	29 65	26 30	94 80	60 70	44 25	34 85	29 15
34	22 20	48 60	36 25	30 25	26 90	94 90	60 85	44 40	35 10	29 45
35	22 90	49 65	37 00	30 95	27 50	95 05	61 00	44 60	35 35	29 75
36	23 65	50 65	37 85	31 65	28 15	95 20	61 20	44 85	35 65	30 15
37	24 40	51 75	38 65	32 40	28 85	95 35	61 40	45 10	35 95	30 55
38	25 25	52 90	39 55	33 15	29 60	95 50	61 60	45 35	36 35	31 00
39	26 10	54 05	40 45	33 95	30 35	95 70	61 85	45 70	36 70	31 50
40	27 05	55 25	41 40	34 80	31 20	95 90	62 10	46 05	37 15	32 05
41	28 00	56 55	42 40	35 70	32 05	96 15	62 40	46 40	37 65	32 65
42	29 05	57 85	43 45	36 65	32 95	96 40	62 75	46 85	38 20	33 35
43	30 15	59 20	44 55	37 65	33 95	96 70	63 10	47 30	38 80	34 10
44	31 35	60 65	45 70	38 70	34 95	97 00	63 55	47 85	39 45	34 95
45	32 60	62 15	46 90	39 80	36 10	97 35	64 00	48 45	40 20	35 85
46	33 95	63 70	48 20	41 00	37 25	97 75	64 50	49 10	41 05	36 85
47	35 35	65 30	49 50	42 25	38 50	98 20	65 10	49 85	41 95	37 95
48	36 90	67 00	50 95	43 60	39 85	98 70	65 75	50 65	43 00	39 15
49	38 50	68 75	52 40	45 00	41 30	99 25	66 45	51 55	44 10	40 50
50	40 25	70 55	53 95	46 50	42 85	99 90	67 25	52 55	45 35	41 95
51	42 05	72 50	55 60	48 10	44 45	100 60	68 15	53 70	46 70	43 50
52	44 05	74 45	[illegible] 35	49 80	46 25	101 35	69 15	54 90	48 20	45 25
53	46 15	76 55	[illegible] 20	51 65	48 15	102 20	70 20	56 25	49 85	47 10
54	48 35	78 70	61 15	53 60	50 15	103 15	71 40	57 60	51 65	49 15
55	50 75	81 00	63 20	55 65	52 35	104 15	72 75	59 45	53 60	51 35
56	53 30	83 35	65 40	57 90	54 70	105 30	74 20	61 25	55 75	.....
57	56 00	85 85	67 70	60 30	57 25	106 60	75 85	63 25	58 10	.....
58	58 90	88 45	70 20	62 85	59 95	108 00	77 65	65 45	60 65	.....
59	62 05	91 20	72 85	65 65	62 90	109 55	79 65	67 90	63 40	.....
60	65 35	94 10	75 70	68 60	66 05	111 25	81 80	70 55	66 45	.....

For Notes see pages 220-21

FIVE PER CENT. INCOME DEBENTURE POLICY

Age.	LIFE. Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	ENDOWMENT Continuous Annual Premiums 10 Years.	15 Years.	20 Years.	TERM PLAN. 5 Years.	10 Years.
	$	$	$	$	$	$	$	$	$
20	23 50	53 85	40 50	34 00	96 00	71 35	59 40	9 65	9 85
21	24 00	54 85	41 20	34 60	96 15	71 50	59 55	9 70	10 05
22	24 55	55 75	42 15	35 15	96 25	71 60	59 60	9 75	10 20
23	25 15	56 75	42 65	35 80	96 35	71 70	59 75	9 80	10 35
24	25 70	57 80	43 45	36 45	96 50	71 80	59 85	9 85	10 55
25	26 35	58 95	44 25	37 15	96 70	72 00	60 05	10 05	10 80
26	27 05	60 10	45 15	37 90	96 85	72 15	60 25	10 40	11 10
27	27 75	61 30	46 05	38 70	97 10	72 40	60 40	10 75	11 45
28	28 45	62 50	47 05	39 50	97 45	72 65	60 65	11 10	11 85
29	29 20	63 80	47 95	40 30	97 70	72 90	60 90	11 40	12 20
30	30 00	64 90	48 95	41 15	98 00	73 15	61 15	11 75	12 60
31	30 85	66 20	49 95	41 95	98 25	73 40	61 40	12 05	12 95
32	31 70	67 55	50 95	42 85	98 55	73 65	61 65	12 35	13 30
33	32 60	68 90	52 00	43 75	98 85	73 90	61 95	12 75	13 70
34	33 55	70 35	53 10	44 75	99 15	74 20	62 25	13 20	14 10
35	34 60	71 80	54 20	45 75	99 55	74 60	62 60	13 65	14 55
36	35 65	73 35	55 40	46 75	99 95	74 95	62 95	14 10	15 00
37	36 75	74 90	56 65	47 80	100 35	75 35	63 30	14 50	15 50
38	37 90	76 45	57 90	48 90	100 75	75 70	63 75	14 85	16 10
39	39 10	78 10	59 10	50 00	101 25	76 15	64 20	15 25	16 75
40	40 35	78 90	60 45	51 20	101 75	76 65	64 70	15 65	17 45
41	41 70	81 50	61 85	52 55	102 30	77 15	65 25	16 20	18 25
42	43 15	83 35	63 25	53 75	102 95	77 75	65 85	16 90	19 10
43	44 70	85 25	64 80	55 15	103 70	78 40	66 55	17 75	20 05
44	46 35	87 25	66 40	56 75	104 50	79 15	67 35	18 70	21 15
45	48 10	89 30	68 10	58 10	105 40	79 95	68 15	19 75	22 25
46	49 90	91 45	69 80	60 90	106 35	80 85	69 10	20 85	23 50
47	51 80	93 60	71 60	61 45	107 35	81 75	70 05	21 90	24 85
48	53 85	95 75	73 45	63 20	108 45	82 85	71 20	23 05	26 25
49	55 95	98 05	75 40	65 05	109 55	83 95	72 30	24 20	27 80
50	58 25	100 40	77 45	66 95	110 80	85 10	73 60	25 45	29 50
51	60 60	.....	.....	.....	112 15	86 40	75 00	26 95	.....
52	63 15	.....	.....	.....	113 70	87 90	76 55	28 65	.....
53	65 85	.....	.....	.....	115 40	89 50	78 25	30 45	.....
54	68 75	.....	.....	.....	117 20	91 30	80 15	32 45	.....
55	71 90	.....	.....	.....	119 15	93 20	82 40	34 70	.....

For Notes see pages 220-21

LIFE OR ENDOWMENT GUARANTEED OPTION BOND.

Guaranteed Options at End of Term.

Age.	20 Annual Premiums.	1 Total Cash Value.	2 Paid-up Life Policy.	3 Cash as under, and Paid-up Policy for $1,000	4 Cash as under, and Paid-up Policy for $500.	5 Cash (Reserve Endowment)	5 and Paid-up Policy as under.	6 Life Annuity.
	$	A $	B $	C $	D $	E $	F $	G $
20	29 85	622	1430	200	411	422	473	37
21	30 50	636	1431	205	420	431	475	38
22	31 10	650	1433	210	430	440	477	40
23	31 70	664	1433	215	439	449	478	41
24	32 35	679	1435	220	449	459	479	43
25	33 05	694	1435	225	459	469	480	45
26	33 75	709	1436	230	469	479	480	47
27	34 45	724	1436	235	479	480	480	49
28	35 20	739	1436	240	489	490	480	51
29	35 95	755	1436	245	500	510	480	53
30	36 90	775	1444	255	515	520	490	56
31	37 50	796	1452	265	530	531	499	59
32	38 25	817	1460	275	546	543	509	62
33	39 20	838	1467	285	561	553	515	65
34	40 20	859	1474	295	577	564	523	68
35	41 05	881	1480	305	593	576	529	72
36	42 05	902	1487	315	613	587	536	75
37	43 10	924	1492	325	624	599	542	79
38	44 10	945	1498	335	640	610	549	83
39	45 15	967	1503	345	656	622	554	88
40	46 95	994	1515	360	677	634	567	93
41	48 20	1020	1527	375	697	645	581	99
42	49 45	1047	1540	390	718	657	593	105
43	50 70	1073	1550	405	739	668	606	111
44	52 00	1100	1562	420	760	680	617	118
45	53 35	1126	1572	435	780	691	629	125
46	54 70	1152	1583	450	801	702	641	132
47	56 05	1179	1592	465	822	714	651	140
48	57 40	1205	1602	480	842	725	662	149
49	58 85	1231	1611	495	863	736	672	157
50	60 50	1267	1633	520	893	747	694	169
51	62 20	1304	1653	545	924	759	718	181
52	64 00	1339	1673	570	954	769	741	194
53	65 65	1375	1694	595	985	780	760	207
54	67 40	1410	1714	620	1015	790	784	222
55	69 30	1449	1739	650	1049	799	813	238

For Notes see pages 220-21

COUPON ANNUITY BONDS.

PAYABLE IN TWENTY EQUAL ANNUAL INSTALMENTS OF $50 EACH.

	LIFE.					ENDOWMENT CONTINUOUS ANNUAL PREMIUMS.				
Age.	Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	25 Annual Premiums.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.
	$	$	$	$	$	$	$	$	$	$
20	14 00	32 00	24 05	20 20	17 95	76 25	48 70	35 35	28 10	23 10
21	14 35	32 60	24 50	20 55	18 25	76 30	48 80	35 40	28 20	23 20
22	14 60	33 15	24 90	20 90	18 60	76 35	48 85	35 45	28 25	23 35
23	14 95	33 75	25 35	21 25	18 90	76 40	48 90	35 50	28 35	23 45
24	15 25	34 35	25 85	21 65	19 25	76 45	48 95	35 60	28 45	23 55
25	15 70	35 05	26 30	22 10	19 60	76 50	49 00	35 70	28 60	23 70
26	16 10	35 75	26 80	22 50	20 00	76 60	49 10	35 80	28 75	23 90
27	16 50	36 45	27 40	23 00	20 45	76 70	49 25	35 95	28 90	24 05
28	16 95	37 15	27 95	23 45	20 90	76 80	49 35	36 05	29 05	24 25
29	17 35	37 95	28 50	23 95	21 35	76 90	49 50	36 20	29 20	24 45
30	17 85	38 70	29 10	24 45	21 80	77 00	49 60	36 35	29 40	24 65
31	18 35	39 50	29 70	24 95	22 25	77 10	49 70	36 50	29 60	24 90
32	18 85	40 30	30 30	25 45	22 70	77 20	49 85	36 65	29 75	25 15
33	19 40	41 10	30 90	26 00	23 25	77 30	49 95	36 85	30 00	25 40
34	19 95	41 95	31 55	26 60	23 75	77 40	50 10	37 00	30 20	25 70
35	20 55	42 85	32 25	27 20	24 30	77 55	50 30	37 20	30 50	26 00
36	21 20	43 75	32 95	27 80	24 90	77 70	50 45	37 45	30 75	26 35
37	21 85	44 65	33 65	28 40	25 45	77 85	50 65	37 65	31 05	26 70
38	22 50	45 60	34 40	29 05	26 05	78 00	50 80	37 90	31 35	27 10
39	23 25	46 60	35 15	29 75	26 70	78 15	51 05	38 15	31 75	27 50
40	24 00	47 60	35 95	[illegible] 45	27 35	78 30	51 25	38 45	32 10	28 00
41	24 80	48 60	36 75	24 15	28 10	78 45	51 50	38 80	32 50	28 50
42	25 65	49 70	37 60	31 95	28 85	78 65	51 80	39 15	33 00	29 10
43	26 55	50 85	38 55	32 80	29 65	78 95	52 15	39 55	33 55	29 75
44	27 55	52 05	39 50	33 65	30 50	79 25	52 45	40 05	34 10	30 45
45	28 60	53 25	40 50	34 55	31 40	79 55	52 90	40 50	34 75	31 20
46	29 65	54 55	41 50	35 55	32 40	79 95	53 30	41 05	35 40	32 00
47	30 80	55 80	42 65	36 55	33 35	80 25	53 80	41 65	36 15	32 95
48	32 01	57 10	43 70	37 55	34 45	80 65	54 30	42 30	36 95	33 90
49	33 25	58 45	44 80	38 65	35 55	81 05	54 85	43 00	37 85	34 90
50	34 60	59 85	46 05	39 80	36 70	81 45	55 40	43 75	38 80	36 00
51	36 05	61 35	47 30	41 05	.....	81 95	56 10	44 60	39 80	37 30
52	37 55	62 85	48 60	42 35	.....	82 50	56 80	45 50	40 95	38 60
53	39 15	64 45	50 05	43 75	.....	83 15	57 65	46 50	42 25	40 10
54	40 90	66 10	51 50	45 25	.....	83 85	58 55	47 65	43 65	43 35
55	42 75	67 85	53 10	45 85	.....	84 60	59 55	48 85	45 15	—
56	44 70	.....	.....	.....	.....	85 45	60 60	50 25	46 80	.....
57	46 75	.....	.....	.....	.....	86 35	61 80	51 70	48 55	.....
58	49 00	.....	.....	.....	.....	87 40	63 10	54 35	50 50	.....
59	51 35	.....	.....	.....	.....	88 55	64 55	55 15	52 55	.....
60	53 85	.....	.....	.....	.....	89 75	66 10	57 10	54 95	.....

For Notes see pages 220-21

ENDOWMENT. CONTINUOUS ANNUAL PREMIUMS. PAYABLE AT DEATH OR AT AGE.							RETURN PREMIUM PLAN. Amount to be added to regular premium to insure return of all premiums paid in event of death occurring within Twenty Years.				
							LIFE.		ENDOWMENT.		
Age.	70 Years.	65 Years.	60 Years.	55 Years.	50 Years.	45 Years.	Annual Premiums.	20 Annual Premiums.	30 Years.	25 Years.	20 Years.
	$	$	$	$	$	$	$	$	$	$	$
20	20 45	21 75	23 90	26 95	31 40	38 20	1 80	2 55	4 55	3 60	2 95
21	20 95	22 35	24 55	27 80	32 65	40 05	1 90	2 70	4 70	3 70	3 05
22	21 45	22 95	25 30	28 80	34 05	42 10	2 00	2 85	4 85	3 85	3 15
23	22 00	23 60	26 10	29 85	35 50	44 30	2 10	3 00	5 00	3 95	3 25
24	22 60	24 30	26 95	30 95	37 10	46 75	2 20	3 15	5 15	4 10	3 40
25	23 20	25 00	27 85	32 20	38 85	48 50	2 35	3 30	5 30	4 25	3 55
26	23 85	25 80	28 85	33 50	40 75	51 45	2 50	3 45	5 50	4 40	3 70
27	24 60	26 65	29 90	34 95	42 85	54 80	2 65	3 65	5 75	4 65	3 85
28	25 30	27 50	31 05	36 50	45 15	58 50	2 85	3 90	6 00	4 90	4 05
29	26 10	28 45	32 25	38 15	47 65	62 65	3 05	4 15	6 30	5 05	4 25
30	26 90	29 45	33 50	39 95	49 40	67 40	3 25	4 40	6 60	5 30	4 45
31	27 75	30 45	34 85	41 85	52 35	72 80	3 50	4 70	6 90	5 60	4 70
32	28 65	31 55	36 30	43 95	55 70	79 05	3 80	5 05	7 25	5 90	5 00
33	29 60	32 75	37 90	46 25	59 40	86 35	4 05	5 40	7 65	6 25	5 35
34	30 60	34 00	39 55	48 80	63 55	95 00	4 40	5 80	8 10	6 60	5 60
35	31 65	35 35	41 40	50 55	68 35	105 40	4 75	6 25	8 60	7 00	6 00
36	32 80	36 75	43 40	53 60	73 75	.....	5 20	6 75	9 10	7 50	6 40
37	34 00	38 30	45 55	56 95	80 00	.....	5 65	7 30	9 70	8 00	6 90
38	35 25	39 90	47 90	60 65	87 35	.....	6 05	7 95	10 40	8 60	7 45
39	36 60	41 70	50 45	64 85	95 95	.....	6 80	8 65	11 15	9 25	8 00
40	38 05	43 60	52 25	69 65	106 35	.....	7 50	9 45	12 00	10 00	8 70
41	39 60	45 65	55 35	75 10	.....	.....	8 30	10 40	12 95	10 85	9 50
42	41 30	47 95	58 75	81 45	.....	.....	9 15	11 45	14 05	11 80	10 45
43	43 10	50 45	62 60	88 85	.....	.....	10 30	12 65	15 30	12 95	11 50
44	45 05	53 15	66 95	97 60	.....	.....	11 50	14 05	16 75	14 25	12 75
45	47 20	55 05	71 85	106 10	.....	.....	12 95	15 65	18 40	15 75	14 15
46	49 45	58 30	77 45	.....	.....	.....	14 60	17 50	20 20	17 45	.....
47	51 90	61 85	83 90	.....	.....	.....	16 50	19 60	22 30	19 35	.....
48	54 60	65 85	91 35	.....	.....	.....	18 70	21 95	24 70	21 55	.....
49	57 45	70 25	100 20	.....	.....	.....	21 20	24 60	27 35	24 10	.....
50	59 45	75 30	110 70	.....	.....	.....	24 15	27 70	30 45	27 00	.....
51	62 85	81 00	.....	.....	.....	.....	.....	.....	.....	.....	.....
52	66 65	87 55	.....	.....	.....	.....	.....	.....	.....	.....	.....
53	70 85	95 20	.....	.....	.....	.....	.....	.....	.....	.....	.....
54	75 60	104 20	.....	.....	.....	.....	.....	.....	.....	.....	.....
55	80 90	114 95	.....	.....	.....	.....	.....	.....	.....	.....	.....

For Notes see pages 220-21

Age.	ENDOWMENT. TEN ANNUAL PREMIUMS. 15 Years.	20 Years.	25 Years.	30 Years.	ENDOWMENT. FIFTEEN ANNUAL PREMIUMS. 20 Years.	25 Years.	30 Years.	ENDOWM TWENTY A PREMIU 25 Years.	30 Years.
	$	$	$	$	$	$	$	$	$
20	89 20	77 55	69 60	62 00	57 65	51 75	46 20	43 15	38 60
21	89 30	77 65	69 75	62 20	57 75	51 90	46 40	43 30	38 75
22	80 35	77 75	69 85	62 40	57 85	52 05	46 55	43 40	38 90
23	89 40	77 85	70 00	62 60	57 90	52 15	46 75	43 50	39 05
24	89 45	77 95	70 15	62 80	58 00	52 30	46 95	43 65	39 20
25	89 55	78 10	70 35	63 10	58 15	52 50	47 15	43 80	39 40
26	89 70	78 25	70 60	63 40	58 30	52 70	47 40	44 00	39 65
27	89 90	78 45	70 90	63 80	58 50	52 90	47 70	44 25	39 90
28	90 05	78 70	71 15	64 15	58 70	53 10	48 00	44 45	40 15
29	90 25	78 90	71 45	64 55	58 90	53 35	48 30	44 65	40 45
30	90 40	79 15	71 75	64 95	59 10	53 65	48 60	44 90	40 75
31	90 55	79 35	72 10	65 35	59 30	53 90	48 95	45 15	41 05
32	90 75	79 60	72 40	65 80	59 50	54 20	49 30	45 40	41 40
33	90 95	79 85	72 75	66 25	59 70	54 50	49 70	45 70	41 75
34	91 15	80 10	73 15	66 80	59 95	54 85	50 10	46 00	42 10
35	91 35	80 40	73 55	67 35	60 25	55 15	50 55	46 35	42 55
36	91 60	80 75	74 00	67 95	60 55	55 55	51 05	46 70	43 00
37	91 85	81 05	74 45	68 55	60 85	55 95	51 55	47 10	43 45
38	92 10	81 40	74 95	69 25	61 15	56 35	52 10	47 50	43 90
39	92 35	81 80	75 50	69 95	61 50	56 85	52 65	47 95	44 45
40	92 65	82 20	76 10	70 70	61 90	57 35	53 30	48 45	45 05
41	92 95	82 65	76 70	71 55	62 30	57 90	54 00	49 00	45 75
42	93 35	83 15	77 45	72 50	62 80	58 50	54 80	49 60	46 50
43	93 80	83 75	78 25	73 55	63 35	59 20	55 70	50 30	47 35
44	94 30	84 40	79 15	74 65	63 95	60 00	56 60	51 05	48 20
45	94 85	85 15	80 10	75 85	64 60	60 80	57 60	51 85	49 20
46	95 45	85 90	81 10	77 15	65 30	61 70	.....	52 75	.....
47	96 05	86 70	82 20	78 45	66 05	62 65	.....	53 70	.....
48	96 70	87 60	83 35	79 00	66 90	63 65	.....	54 75	.....
49	97 40	88 50	84 55	81 40	67 80	64 75	.....	55 85	.....
50	98 15	89 50	85 85	83 00	68 75	65 95	.....	56 95	.....
51	99 00	90 60	87 30	.....	69 80	.....	.....	.....	.....
52	99 95	91 85	88 85	.....	71 00	.....	.....	.....	.....
53	101 00	93 20	90 55	.....	72 30	.....	.....	.....	.....
54	102 15	94 65	92 35	.....	73 75	.....	.....	.....	.....
55	103 40	96 25	94 35	.....	75 30	.....	.....	.....	.....
56	104 80	97 95	.....	.....	.....	.....	.....	.....	.....
57	106 35	99 85	.....	.....	.....	.....	.....	.....	.....
58	108 05	101 90	.....	.....	.....	.....	.....	.....	.....
59	109 85	104 15	.....	.....	.....	.....	.....	.....	.....
60	111 85	106 65	.....	.....	.....	.....	.....	.....	.....

For Notes see pages 220-21

	LIFE.				ENDOWMENT. CONTINUOUS ANNUAL PREMIUMS.				
Age.	Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.
	$	$	$	$	$	$	$	$	$
20	19 00	43 50	32 70	27 45	103 65	66 20	48 00	38 20	31 40
21	19 40	44 30	33 30	27 95	103 75	66 30	48 10	38 30	31 55
22	19 85	45 05	33 85	28 40	103 75	66 35	48 15	38 40	31 70
23	20 30	45 85	34 45	28 90	103 80	66 40	48 25	38 55	31 85
24	20 75	46 70	35 10	29 45	103 85	66 50	48 35	38 70	32 00
25	21 30	47 60	35 75	30 00	103 95	66 60	48 50	38 85	32 20
26	21 85	48 55	36 45	30 60	104 05	66 75	48 65	39 05	32 45
27	22 40	49 50	37 20	31 25	104 20	66 90	48 85	39 25	32 70
28	23 00	50 50	38 00	31 90	104 35	67 05	49 00	39 45	32 95
29	23 60	51 55	38 75	32 55	104 50	67 25	49 20	39 70	33 20
30	24 25	52 60	39 55	33 25	104 60	67 40	49 40	39 95	33 50
31	24 90	53 65	40 35	33 90	104 75	67 55	49 60	40 20	33 80
32	25 60	54 75	41 15	34 60	104 90	67 75	49 80	40 45	34 15
33	26 35	55 85	42 00	35 35	105 05	67 90	50 05	40 75	34 50
34	27 10	57 00	42 90	36 15	105 20	68 10	50 30	41 05	34 90
35	27 95	58 20	43 80	36 95	105 40	68 35	50 55	41 40	35 35
36	28 80	59 45	44 75	37 75	105 60	68 55	50 85	41 80	35 80
37	29 70	60 70	45 75	38 60	105 75	68 80	51 15	42 20	36 30
38	30 60	61 95	46 75	39 50	105 95	69 05	51 50	42 60	36 85
39	31 60	63 30	47 75	40 40	106 15	69 35	51 85	43 10	37 40
40	32 60	64 65	48 85	41 35	106 35	69 65	52 25	43 60	38 05
41	33 70	66 05	49 95	42 35	106 60	70 00	52 70	44 15	.....
42	34 85	67 55	51 10	43 40	106 90	70 40	53 20	44 80	.....
43	36 10	69 10	52 35	44 55	107 25	70 85	53 75	45 55	.....
44	37 45	70 70	53 65	45 70	107 65	71 30	54 40	46 30	.....
45	38 85	72 35	55 00	46 95	108 10	71 85	55 05	47 20	.....
46	40 30	74 10	56 40	48 30	108 60	72 45	55 80	.....	.....
47	41 85	75 85	57 85	49 65	109 05	73 10	56 60	.....	.....
48	43 50	77 60	59 35	51 05	109 55	73 75	57 50	.....	.....
49	45 20	79 45	60 90	52 55	110 10	74 50	58 40	.....	.....
50	47 05	81 35	62 55	54 10	110 70	75 30	59 45	.....	.....
51	48 95	83 35	64 25	55 75	111 35	76 20	60 60	.....	.....
52	51 00	85 40	66 05	57 55	112 10	77 20	61 85	.....	.....
53	53 20	87 55	68 00	59 45	112 95	78 30	63 20	.....	.....
54	55 55	89 80	70 00	61 50	113 90	79 55	64 75	.....	.....
55	58 10	92 20	72 15	63 65	114 95	80 90	66 40	.....	.....
56	60 75	94 65	.....	.....	116 10	82 35		.....	.....
57	63 55	97 20	.....	.....	117 35	83 95		.....	.....
58	66 55	99 90	.....	.....	118 75	85 75		.....	.....
59	69 80	102 75	.....	.....	120 30	87 70		.....	.....
60	73 20	105 70	.....	.....	121 95	89 80		.....	.....

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	LIFE WITHOUT PROFITS.					ENDOWMENT CONTINUOUS ANNUA PREMIUMS WITHOUT PROFITS				
Age.	Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	25 Annual Premiums.	10 Years.	15 Years.	20 Years.	25 Years.	[illegible]
	$	$	$	$	$	$	$	$	$	$
20	15 50	37 80	28 05	23 30	20 55	93 80	59 55	42 85	33 15	27
21	15 85	38 40	28 50	23 65	20 85	93 85	59 60	42 90	33 25	27
22	16 20	39 05	28 95	24 05	21 25	93 90	59 65	42 95	33 30	27
23	16 55	39 70	29 45	24 50	21 60	93 95	59 70	43 05	33 40	27
24	16 95	40 35	29 95	24 90	22 00	94 00	59 80	43 10	33 50	27
25	17 35	41 05	30 50	25 35	22 40	94 05	59 85	43 20	33 60	27
26	17 80	41 75	31 05	25 80	22 80	94 15	59 95	43 30	33 70	27
27	18 25	42 50	31 60	26 30	23 25	94 20	60 05	43 40	33 85	27
28	18 75	43 30	32 20	26 80	23 70	94 30	60 10	43 50	33 95	28
29	19 25	44 10	32 80	27 30	24 15	94 40	60 20	43 65	34 10	28
30	19 75	44 95	33 45	27 85	24 65	94 45	60 35	43 75	34 30	28
31	20 35	45 80	34 10	28 40	25 20	94 55	60 45	43 90	34 45	28
32	20 90	46 70	34 80	29 00	25 70	94 65	60 55	44 05	34 65	28
33	21 55	47 65	35 50	29 65	26 30	94 80	60 70	44 25	34 85	29
34	22 20	48 60	36 25	30 25	26 90	94 90	60 85	44 40	35 10	29
35	22 90	49 65	37 00	30 95	27 50	95 05	61 00	44 60	35 35	29 75
36	23 65	50 65	37 85	31 65	28 15	95 20	61 20	44 85	35 65	30 15
37	24 40	51 75	38 65	32 40	28 85	95 35	61 40	45 10	35 95	30 55
38	25 25	52 90	39 55	33 15	29 60	95 50	61 60	45 35	36 35	31 00
39	26 10	54 05	40 45	33 95	30 35	95 70	61 8[illegible]	45 70	36 70	31 50
40	27 05	55 25	41 40	34 80	31 20	95 90	62 10	46 05	37 15	32 05
41	28 00	56 55	42 40	35 70	32 05	96 15	62 40	46 40	37 65	32 65
42	29 05	57 85	43 45	36 65	32 95	96 40	62 75	46 85	38 20	33 35
43	30 15	59 20	44 55	37 65	33 95	96 70	63 10	47 30	38 80	34 10
44	31 35	60 65	45 70	38 70	34 95	97 00	63 55	47 85	39 45	34 95
45	32 60	62 15	46 90	39 80	36 10	97 35	64 00	48 45	40 20	35 85
46	33 95	63 70	48 20	41 00	37 25	97 75	64 50	49 10	41 05	36 85
47	35 35	65 30	49 50	42 25	38 50	98 20	65 10	49 85	41 95	37 95
48	36 90	67 00	50 95	43 60	39 85	98 70	65 75	50 65	43 00	39 15
49	38 50	68 75	52 40	45 00	41 50	99 25	66 45	51 55	44 10	40 50
50	40 25	70 55	53 95	46 50	42 85	99 90	67 25	52 55	45 35	41 95
51	42 05	72 50	55 60	48 10	44 45	100 60	68 15	53 70	46 70	43 50
52	44 05	74 45	57 35	49 80	46 25	101 35	69 15	54 90	48 20	45 25
53	46 15	76 55	59 20	51 65	48 15	102 20	70 20	56 25	49 85	47 10
54	48 35	78 70	61 15	53 60	50 15	103 15	71 40	57 80	51 65	49 15
55	50 75	81 00	63 20	55 65	52 35	104 15	72 75	59 45	53 60	51 35
56	53 30	83 35	65 40	57 90	54 70	105 30	74 20	61 25	55 75	.....
57	56 00	85 85	67 70	60 30	57 25	106 60	75 85	63 25	58 10	.....
58	58 90	88 45	70 20	62 85	59 95	108 00	77 65	65 45	60 65	.....
59	62 05	91 20	72 85	65 65	62 90	109 55	79 65	67 90	63 40	.....
60	65 35	94 10	75 70	68 60	66 05	111 25	81 80	70 55	66 45	.....

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RETURN PREMIUM PLAN.

All premiums returned in addition to sum assured in case of death within accumulation period.

	Accumulation Period 15 Years.				Accumulation Period 20 Years.				Guaranteed Security Plan. Accumulation Period 20 Years.
Age.	Life.	15 Annual Premiums.	15 Years Endowme't	20 Years Endowme't	Life.	10 Annual Premiums.	20 Annual Premiums.	20 Years Endowme't	20 Annual Premiums.
	$	$	$	$	$	$	$	$	$
20	19 65	34 90	70 55	50 55	20 10	48 75	30 00	52 40	28 35
21	20 10	35 55	70 75	50 70	20 60	49 75	30 65	52 65	28 85
22	20 60	36 25	70 90	50 85	21 10	50 80	31 25	52 90	29 35
23	21 05	36 95	71 10	51 05	21 65	51 85	31 90	53 10	29 85
24	21 60	37 70	71 35	51 25	22 20	53 00	32 55	53 40	30 40
25	22 15	38 50	71 65	51 50	22 80	54 20	33 30	53 70	30 95
26	22 75	39 40	71 95	51 75	23 45	55 50	34 10	54 05	31 60
27	23 40	40 30	72 30	52 05	24 15	56 90	34 90	54 45	32 20
28	24 05	41 20	72 60	52 35	24 95	58 35	35 95	54 85	32 85
29	24 75	42 15	73 00	52 65	25 65	59 85	36 70	55 35	33 50
30	25 45	43 10	73 35	52 95	26 45	61 40	37 65	55 80	34 20
31	26 25	44 10	73 70	53 30	27 30	63 05	38 65	56 35	34 85
32	27 05	45 15	74 1[illegible]	53 65	28 15	64 75	39 70	56 90	35 55
33	27 85	46 25	74 60	54 05	29 15	66 55	40 75	57 50	36 30
34	28 80	47 45	75 15	54 55	30 15	68 50	41 95	58 20	37 05
35	29 75	48 70	75 70	55 05	31 25	70 50	43 20	58 95	37 85
36	30 75	49 95	76 35	55 55	32 45	72 70	44 50	59 75	38 65
37	31 80	51 30	77 00	56 15	33 70	74 95	45 90	60 65	39 50
38	32 95	52 70	77 70	56 80	35 05	77 40	47 40	61 60	40 35
39	34 15	54 20	78 50	57 35	36 50	80 05	49 05	62 70	41 25
40	35 45	55 80	79 35	58 25	38 10	82 85	50 80	63 90	42 15
41	36 85	57 50	80 35	59 10	39 80	85 95	52 70	65 30	43 15
42	38 40	59 35	81 45	60 05	41 75	89 35	54 85	66 85	44 20
43	40 20	61 55	82 70	61 15	44 00	93 10	57 20	68 65	45 25
44	42 20	63 50	84 05	62 35	46 50	97 20	59 80	70 65	46 45
45	44 35	65 80	85 60	63 85	49 30	101 70	62 60	72 90	47 65
46	46 70	68 30	87 35	65 60	52 40	106 65	65 75	75 45	48 95
47	49 25	71 00	89 25	67 60	55 70	112 00	69 20	78 30	50 25
48	52 00	73 95	91 40	69 85	59 50	117 90	73 00	81 45	51 65
39	55 10	77 10	93 80	72 25	63 65	124 40	77 15	84 95	53 10
50	58 50	80 65	96 50	75 05	68 30	131 60	81 80	88 95	54 60
51	62 25	84 50	99 55	.....	73 45	139 75	.....	.....	56 25
52	66 40	88 75	103 00	.....	79 55	149 40	.....	.....	58 00
53	71 00	93 50	106 85	.....	86 55	164 10	.....	.....	59 85
54	76 15	98 70	111 20	.....	94 70	180 10	.....	.....	61 80
55	81 95	104 55	116 10	.....	104 30	199 20	.....	.....	63 95
56	88 45	.....	.....	.....	115 40	221 30	.....	.....	.....
57	96 15	.....	.....	.....	128 50	249 35	.....	.....	.....
58	104 45	.....	.....	.....	143 90	282 80	.....	.....	.....
59	114 55	.....	.....	.....	162 10	324 75	.....	.....	.....
60	126 30	.....	.....	.....	184 00	378 35	.....	.....	.....

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Age.	ENDOWMENT PAYABLE AT DEATH OR AT AGE. 70	65	60	55	50	45	40	TERM. 10 Year Renewable. Annual Premiums.	5 Years Without profits Annual
	$	$	$	$	$	$	$	$	$
20	20 45	21 75	23 80	26 90	31 40	38 20	47 95	13 00	9 6
21	20 95	22 35	24 55	27 80	32 65	40 05	50 90	13 20	9 7
22	21 45	22 95	25 30	28 80	34 05	42 10	54 15	13 40	9 7
23	22 00	23 60	26 10	29 85	35 50	44 30	57 80	13 55	9 7
24	22 60	24 30	26 95	30 95	37 10	46 75	61 90	13 75	9 9
25	23 20	25 00	27 85	32 20	38 85	48 50	66 60	14 05	10 10
26	23 90	25 80	28 85	33 50	40 75	51 45	72 00	14 40	10 40
27	24 60	26 65	29 90	34 95	42 85	54 80	78 25	14 75	10 75
28	25 30	27 50	31 05	36 50	45 15	58 50	85 60	15 15	11 10
29	26 10	28 45	32 25	38 15	47 65	62 65	94 25	15 55	11 45
30	26 90	29 45	33 50	39 95	49 40	67 40	104 60	15 95	11 75
31	27 75	30 45	34 85	41 85	52 35	72 80	.....	16 35	12 05
32	28 65	31 55	36 30	43 95	55 70	79 05	.....	16 75	12 40
33	29 60	32 75	37 90	46 25	59 40	86 35	.....	17 15	12 75
34	30 60	34 00	39 55	48 80	63 55	95 00	.....	17 55	13 20
35	31 65	35 30	41 40	50 55	68 35	105 40	.....	18 05	13 65
36	32 80	36 75	43 40	53 60	73 75	.....	.....	18 55	14 10
37	34 00	38 30	45 55	56 95	80 00	.....	.....	19 10	14 50
38	35 25	39 90	47 90	60 65	87 35	.....	.....	19 75	14 90
39	36 60	41 70	50 45	64 85	95 95	.....	.....	20 40	15 30
40	38 05	43 60	52 25	69 65	106 35	.....	.....	21 15	15 70
41	39 60	45 65	55 35	75 10	.....	.....	.....	22 00	16 20
42	41 30	47 95	58 75	81 45	.....	.....	.....	22 90	16 90
43	43 10	50 45	62 60	88 85	.....	.....	.....	23 95	17 75
44	45 05	53 15	66 95	97 60	.....	.....	.....	25 05	18 70
45	47 20	55 05	71 85	108 10	.....	.....	.....	26 30	19 80
46	49 45	58 30	77 45	.....	.....	.....	.....	27 60	20 85
47	51 90	61 85	83 90	.....	.....	.....	.....	29 00	21 95
48	54 60	65 85	91 35	.....	.....	.....	.....	30 55	23 05
49	57 45	70 25	100 20	.....	.....	.....	.....	32 15	24 25
50	59 45	75 25	110 70	.....	.....	.....	.....	34 00	25 55
51	62 85	81 00	.....	.....	.....	.....	.....	35 95	.....
52	66 65	87 55	.....	.....	.....	.....	.....	38 20	.....
53	70 85	95 20	.....	.....	.....	.....	.....	40 70	.....
54	75 60	104 20	.....	.....	.....	.....	.....	43 40	.....
55	80 90	114 95	.....	.....	.....	.....	.....	46 40	.....
56	86 90	.....	.....	.....	.....	.....	.....	49 65	.....
57	93 75	.....	.....	.....	.....	.....	.....	53 15	.....
58	101 65	.....	.....	.....	.....	.....	.....	56 90	.....
59	110 95	.....	.....	.....	.....	.....	.....	60 95	.....
60	121 95	.....	.....	.....	.....	.....	.....	65 30	.....

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	ENDOWMENT. TEN ANNUAL PREMIUMS				ENDOWMENT. TEN ANNUAL PREMIUMS. Without Profits.			
	Payable at Death or in				Payable at Death or in			
Age.	15 Years.	20 Years.	25 Years.	30 Years.	15 Years.	20 Years.	25 Years.	30 Years.
	$	$	$	$	$	$	$	$
20	89 20	77 55	69 60	61 95	80 65	70 10	61 60	54 85
21	89 30	77 65	69 75	62 20	80 70	70 15	61 70	54 95
22	89 35	77 75	69 85	62 40	80 80	70 25	61 80	55 10
23	89 40	77 85	70 00	62 60	80 85	70 30	61 90	55 25
24	89 45	77 95	70 15	62 80	80 90	70 40	62 00	55 40
25	89 55	78 10	70 35	63 10	81 00	70 50	62 15	55 55
26	89 70	78 25	70 60	63 40	81 05	70 60	62 25	55 70
27	89 90	78 45	70 90	63 80	81 15	70 70	62 40	55 90
28	90 05	78 70	71 15	64 15	81 25	70 80	62 55	56 15
29	90 25	78 90	71 45	64 55	81 35	70 95	62 75	56 35
30	90 40	79 15	71 75	64 95	81 45	71 10	62 90	56 60
31	90 55	79 35	72 10	65 35	81 55	71 25	63 10	56 90
32	90 75	79 60	72 40	65 80	81 70	71 40	63 35	57 20
33	90 95	79 85	72 75	66 25	81 85	71 55	63 60	57 55
34	91 15	80 10	73 15	66 80	82 00	71 75	63 85	57 90
35	91 35	80 40	73 55	67 35	82 15	72 00	64 15	58 35
36	91 60	80 75	74 00	67 95	82 30	72 20	64 45	58 80
37	91 85	81 05	74 45	68 55	82 50	72 45	64 85	59 30
38	92 10	81 40	74 95	69 25	82 70	72 75	65 25	59 80
39	92 35	81 80	75 50	69 95	82 95	73 05	65 65	60 40
40	92 65	82 20	76 10	70 70	83 20	73 40	66 15	61 10
41	92 95	82 65	76 70	.....	83 50	73 80	66 70	61 80
42	93 25	83 15	77 45	.....	83 80	74 25	67 30	62 60
43	93 80	83 75	78 25	.....	84 15	74 70	67 95	63 45
44	94 30	84 40	79 15	.....	84 55	75 25	68 65	64 40
45	94 85	85 15	80 10	.....	85 00	75 85	69 45	65 45
46	95 45	85 90	.....	.....	85 50	76 50	70 35	66 55
47	96 05	86 70	.....	.....	86 00	77 25	71 30	67 80
48	96 70	87 60	.....	.....	86 70	78 05	72 35	69 10
49	97 40	88 50	.....	.....	87 35	78 95	73 55	70 50
50	98 15	89 50	.....	.....	88 15	79 95	74 80	72 05
51	99 00	.....	.....	.....	89 00	81 05	76 20	73 70
52	99 95	.....	.....	.....	89 95	82 25	77 70	75 45
53	101 00	.....	.....	.....	90 95	83 55	79 30	77 30
54	102 15	.....	.....	.....	92 10	85 00	81 05	79 30
55	103 40	.....	.....	.....	93 35	86 60	82 95	81 40

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GUARANTEED INCOME.						SEMI-ENDOWMENT.					
$50 per an. for 20 years after death and $1,000 at end of that term.			$50 per an. for 20 years after term (or previous death) and $1,000 at the end of that time.			$500 if living at the end of the Endowment term and $1,000 at death.					
LIFE.									Without Profit		
Age.	Annual Premiums.	10 Annual Premiums.	20 Annual Premiums	End. 15 Years.	End. 20 Years.	10 Years.	15 Years.	20 Years.	10 Years.	15 Years.	20 Years.
	$	$	$	$	$	$	$	$	$	$	$
20	22 90	53 25	33 40	80 60	58 20	85 45	58 40	44 20	79 95	53 60	40 6
21	23 40	54 25	34 00	80 75	58 30	86 15	58 90	44 65	80 60	54 05	41 0
22	23 95	55 15	34 55	80 85	58 40	86 80	59 45	45 05	81 25	54 50	41 4
23	24 50	56 15	35 20	80 90	58 50	87 50	59 95	45 50	81 90	55 00	41 8
24	25 05	57 25	35 85	81 05	58 65	88 25	60 50	45 95	82 60	55 50	42 2
25	25 75	58 30	36 55	81 20	58 85	89 05	61 10	46 45	83 30	56 00	42 6
26	26 45	59 50	37 30	81 35	59 00	89 85	61 70	46 95	84 10	56 60	43 1
27	27 15	60 65	38 10	81 55	59 25	90 75	62 35	47 50	84 90	57 20	43 6
28	27 85	61 90	38 90	81 75	59 45	91 60	63 05	48 00	85 70	57 80	44 1
29	28 60	63 20	39 70	81 95	59 70	92 50	63 70	48 55	86 55	58 40	44 6
30	29 40	64 50	40 55	82 15	59 95	93 40	64 40	49 10	87 40	59 05	45 20
31	30 20	65 80	41 35	82 35	60 20	94 30	65 10	49 65	88 25	59 70	4[illegible] 0
32	31 10	67 20	42 25	82 55	60 45	95 30	65 80	50 25	89 15	60 30	4[illegible] 10
33	32 00	68 55	43 15	82 75	60 75	96 25	66 45	50 85	90 05	60 95	46 65
34	32 95	69 95	44 15	83 00	61 05	97 30	67 20	51 45	91 00	61 65	47 20
35	34 00	71 45	45 15	83 25	61 35	98 30	68 00	52 05	91 95	62 35	47 80
36	35 05	73 00	46 15	83 50	61 75	99 40	68 75	52 70	92 95	63 05	48 40
37	36 15	74 55	47 20	83 80	62 10	100 45	69 55	53 35	93 95	63 75	49 00
38	37 30	76 10	48 30	84 10	62 55	101 50	70 35	54 00	94 90	64 50	49 56
39	38 50	77 75	49 40	84 45	62 95	102 60	71 20	54 70	95 95	65 15	50 20
40	39 75	79 45	50 60	84 80	63 45	103 70	72 05	55 40	96 95	66 05	50 85
41	41 10	81 15	51 85	85 20	64 05	104 85	72 90	56 10	98 05	66 85	51 50
42	42 55	83 00	53 15	85 60	64 65	106 05	73 85	56 90	99 20	67 65	52 20
43	44 10	84 95	54 55	86 10	65 30	107 35	74 80	57 70	100 40	68 55	52 95
44	45 75	86 90	56 00	86 70	66 15	108 65	75 80	58 55	101 60	69 45	53 70
45	47 50	88 95	57 50	87 40	66 95	109 95	76 80	59 35	102 85	70 40	54 45
46	49 30	91 10	59 20	88 15	67 85	111 35	77 85	60 30	104 10	71 35	55 35
47	51 20	93 30	60 85	89 00	68 85	112 70	78 90	61 25	105 40	72 30	56 20
48	53 25	95 45	62 60	89 90	69 95	114 10	80 00	62 25	106 70	73 30	57 10
49	55 35	97 75	64 45	90 80	71 10	115 50	81 10	63 30	108 00	74 30	58 05
50	57 65	100 10	66 40	91 70	72 40	116 95	82 25	64 35	109 35	75 35	59 05
51	60 00	102 60	68 40	92 65	73 80	118 40	83 65	65 50	110 70	76 45	60 10
52	62 55	105 10	70 65	93 80	75 35	119 95	84 70	66 75	112 15	77 60	61 20
53	65 25	107 80	73 00	94 95	77 05	121 50	86 05	68 05	113 60	78 80	62 40
54	68 05	110 55	75 55	96 20	78 95	123 10	87 45	69 50	115 10	80 10	63 75
55	71 30	113 55	78 20	97 60	81 00	124 75	88 95	70 90	116 65	81 50	65 00

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INSTALMENT POLICY. *Payable in 20 equal Annual Instalments of $50 each.*								Guaranteed Income Bond.	
LIFE.					ENDOWMENT.			$50 Per Ann. at end of term, and $1000 at death.	
Age.	Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	10 Years.	15 Years.	20 Years.	15 Yrs.	20 Yrs.
	$	$	$	$	$	$	$	$	$
20	14 00	32 00	24 05	20 20	76 20	48 70	35 30	74 05	52 20
21	14 30	32 60	24 50	20 55	76 25	48 75	35 35	73 95	52 15
22	14 60	33 15	24 90	20 90	76 30	48 80	35 40	73 75	52 05
23	14 95	33 70	25 35	21 25	76 30	48 85	35 50	73 60	51 95
24	15 25	34 35	25 80	21 65	76 35	48 90	35 55	73 45	51 85
25	15 70	35 00	26 30	22 05	76 40	49 00	35 65	73 30	51 80
26	16 10	35 70	26 80	22 50	76 50	49 10	35 75	73 20	51 75
27	16 50	36 40	27 35	23 00	76 60	49 20	35 90	73 10	51 75
28	16 95	37 15	27 95	23 45	76 70	49 30	36 05	73 00	51 70
29	17 35	37 90	28 50	23 95	76 80	49 45	36 20	72 90	51 70
30	17 85	38 70	29 10	24 45	76 90	49 55	36 30	72 75	51 65
31	18 30	39 45	29 70	24 95	77 00	49 65	36 45	72 65	51 60
32	18 85	40 25	30 25	25 45	77 10	49 80	36 60	72 55	51 60
33	19 40	41 05	30 90	26 00	77 25	49 95	36 80	72 45	51 60
34	19 95	41 90	31 55	26 60	77 35	50 05	37 00	72 30	51 60
35	20 55	42 80	32 20	27 20	77 50	50 25	37 15	72 20	51 65
36	21 20	43 70	32 90	27 75	77 65	50 40	37 40	72 15	51 70
37	21 85	44 65	33 65	28 40	77 75	50 60	37 60	72 05	51 75
38	22 50	45 55	34 40	29 05	77 90	50 75	37 85	71 95	51 80
39	23 25	46 55	35 15	29 70	78 05	51 00	38 10	71 90	51 90
40	24 00	47 55	35 90	30 40	78 20	51 20	38 40	71 85	52 05
41	24 80	48 55	36 75	31 15	78 35	51 45	38 75	71 85	52 20
42	25 65	49 65	37 65	31 90	78 60	51 75	39 10	71 90	52 40
43	26 55	50 80	38 55	32 75	78 85	52 10	39 50	71 95	52 70
44	27 55	52 00	39 45	33 60	79 15	52 45	40 00	72 05	53 00
45	28 55	53 20	40 45	34 55	79 45	52 85	40 50	72 20	53 40
46	29 65	54 50	41 45	35 50	79 85	53 25	41 05	72 40	53 80
47	30 80	55 75	42 55	36 50	80 15	53 75	41 60	72 60	54 30
48	32 00	57 05	43 65	37 55	80 55	54 25	42 30	72 90	54 85
49	33 30	58 40	44 80	38 65	80 95	54 80	42 95	73 20	55 50
50	34 60	59 80	46 00	39 80	81 40	55 35	43 70	73 60	56 20
51	36 00	61 30	47 25	41 00	81 85	56 05	44 55	74 05	56 95
52	37 50	62 80	48 55	42 30	82 40	56 75	45 45	74 60	57 90
53	39 10	64 35	50 00	43 70	83 05	57 55	46 45	75 30	58 90
54	40 85	66 00	51 45	45 20	83 75	58 50	47 60	76 05	60 10
55	42 70	67 80	53 05	46 85	84 50	59 50	48 80	76 90	61 45
56	44 65	69 60	54 70	.....	85 35	60 55	.....	.....	.....
57	46 75	71 45	56 45	.....	86 25	61 70	.....	.....	.....
58	48 95	73 45	58 35	.....	87 30	63 05	.....	.....	.....
59	51 30	75 55	60 35	.....	88 45	64 50	.....	.....	.....
60	53 80	77 70	62 40	.....	89 65	66 00	.....	.....	.....

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INSTALMENT POLICY.

Payable in 20 equal Annual Instalments of $50 each.

Without Profits.

Age.	Life. Annual Premiums.	Life. 10 Annual Premiums.	Life. 15 Annual Premiums.	Life. 20 Annual Premiums.	Endowment. 10 Years.	Endowment. 15 Years.	Endowment. 20 Years.	Compound Investment Plan. Investm't Period 15 years. 15 paym'ts Life.	Investm't Period 15 years. 15-Year Endowm't.	Investm't Period 20 years. 20 paym'ts Life.	Investm't Period 20 years. 20-Year
	$	$	$	$	$	$	$	$	$	$	$
20	11 40	27 80	20 65	17 15	68 95	43 80	31 50	38 50	66 70	28 80	49 [illegible]
21	11 65	28 25	20 95	17 40	69 00	43 85	31 55	34 05	66 75	29 30	49 [illegible]
22	11 95	28 70	21 30	17 70	69 05	43 85	31 60	34 65	66 80	29 80	49 [illegible]
23	12 20	29 20	21 65	18 00	69 10	43 90	31 65	35 30	66 90	30 35	49 [illegible]
24	12 50	29 70	22 05	18 30	69 10	43 95	31 70	35 95	67 00	30 90	49 [illegible]
25	12 80	30 20	22 45	18 65	69 15	44 00	31 75	36 65	67 15	31 50	49 7
26	13 10	30 70	22 85	19 00	69 20	44 10	31 85	37 35	67 30	32 15	49 9
27	13 45	31 25	23 25	19 35	69 25	44 15	31 90	38 10	67 50	32 85	50 1
28	13 80	31 85	23 70	19 70	69 35	44 20	32 00	38 90	67 70	33 55	50 3
29	14 15	32 45	24 15	20 10	69 40	44 25	32 10	39 70	67 85	34 30	50 6
30	14 55	33 05	24 60	20 50	69 45	44 35	32 20	40 5[illegible]	68 05	35 05	50 8
31	15 00	33 70	25 10	20 90	69 50	44 45	32 30	41 40	68 25	35 85	51 1
32	15 40	34 35	25 60	21 35	69 60	44 55	32 40	42 25	68 45	36 6[illegible]	51 4
33	15 85	35 05	26 10	21 80	69 70	44 65	32 55	43 15	68 65	37 45	51 8
34	16 35	35 75	26 65	22 25	69 80	44 75	32 65	44 10	68 85	38 30	52 1
35	16 85	36 50	27 20	22 75	69 90	44 85	32 80	45 05	69 15	39 20	52 5
36	17 40	37 25	27 85	23 30	70 00	45 00	33 00	46 05	69 45	40 20	52 9
37	17 95	38 05	28 40	23 85	70 10	45 15	33 15	47 05	69 75	41 20	53 3
38	18 60	38 90	29 10	24 40	70 20	45 30	33 35	48 10	70 05	42 20	53 8
39	19 20	39 75	29 75	24 95	70 35	45 50	33 60	49 20	70 35	43 20	54 2
40	19 90	40 60	30 45	25 60	70 50	45 65	33 85	50 35	70 70	44 35	54 9
41	20 60	41 60	31 20	26 25	70 70	45 90	34 15	51 55	71 10	45 55	55 7
42	21 35	42 55	31 95	26 95	70 85	46 15	34 45	52 85	71 60	46 85	56 2
43	22 20	43 55	32 75	27 70	71 10	46 40	34 80	54 20	72 15	48 25	57 0
44	23 05	44 60	33 60	28 45	71 30	46 75	35 20	55 60	72 70	49 70	57 9
45	24 00	45 70	34 50	29 25	71 55	47 05	35 65	57 00	73 35	51 25	58 9
46	24 95	46 85	35 45	30 15	71 85	47 45	36 10	58 50	74 05	52 95	60 0
47	26 00	48 00	36 40	31 05	72 20	47 85	36 65	60 10	74 85	54 65	61 1
48	27 15	49 25	37 45	32 05	72 55	48 35	37 25	61 75	75 65	56 45	62 3
49	28 30	50 55	38 55	33 10	72 95	48 85	37 90	63 45	76 50	58 35	63 7
50	29 60	51 85	39 70	34 20	73 45	49 45	38 65	65 25	77 45	60 35	65 1
51	30 90	53 30	40 90	35 35	73 95	50 10	39 55	67 15	78 55	62 60	66 6
52	32 40	54 75	42 15	36 60	74 50	50 85	40 40	69 20	79 75	61 95	68 5
53	33 95	56 30	43 55	38 00	75 15	51 60	41 35	71 35	81 05	67 45	70 8
54	35 55	57 85	44 95	39 40	75 85	52 50	42 50	73 60	82 45	70 20	72 6
55	37 30	59 55	46 45	40 90	76 55	53 50	43 70	75 90	84 00	73 15	75 1
56	39 20	61 30	48 10	42 55	77 40	54 55	45 05	.....	.....	.....	.....
57	41 20	63 10	49 80	44 35	78 40	55 75	46 50	.....	.....	.....	.....
58	43 30	65 05	51 60	46 20	79 40	57 10	48 15	.....	.....	.....	.....
59	45 65	67 05	53 55	48 25	80 55	58 55	49 95	.....	.....	.....	.....
60	48 05	69 20	55 65	50 45	81 80	60 15	51 90	.....	.....	.....	.....

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COLLATERAL SECURITY PLAN.

AGE.	LIFE. Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	25 Annual Premiums.	ENDOWMENT. Continuous Annual Premiums. 10 Years.	15 Years.	20 Years.	25 Years.
	$	$	$	$	$	$	$	$	$
21	18 00	42 80	31 80	26 40	23 30	100 00	64 40	46 90	36 70
22	19 30	43 50	32 30	26 90	23 80	100 00	64 50	47 00	36 80
23	19 80	44 30	32 90	27 40	24 20	100 10	64 60	47 10	36 90
24	20 20	45 20	33 60	27 90	24 70	100 10	64 70	47 20	37 00
25	20 80	46 10	34 20	28 50	25 20	100 20	64 80	47 30	37 20
26	21 30	47 00	34 90	29 10	25 70	100 30	65 00	47 50	37 40
27	21 90	48 00	35 70	29 70	26 30	100 50	65 10	47 70	37 60
28	22 50	49 00	36 50	30 40	26 90	100 60	65 30	47 90	37 90
29	23 10	50 00	37 20	31 00	27 50	100 70	65 40	48 10	38 10
30	23 70	51 10	38 00	31 70	28 10	100 90	65 70	48 30	38 40
31	24 40	52 10	38 80	32 40	28 70	101 00	65 80	48 50	38 60
32	25 10	53 20	39 70	33 10	29 40	101 20	66 00	48 70	38 90
33	25 80	54 40	40 50	33 80	30 10	101 30	66 20	48 90	39 20
34	26 60	55 50	41 40	34 60	30 80	101 50	66 40	49 20	39 50
35	27 40	56 70	42 30	35 40	31 50	101 60	66 60	49 50	39 90
36	28 30	57 90	43 30	36 20	32 30	101 80	66 80	49 80	40 30
37	29 20	59 20	44 20	37 10	33 10	102 00	67 10	50 10	40 70
38	30 10	60 40	45 20	37 90	34 00	102 20	67 40	50 40	41 10
39	31 10	61 80	46 20	38 90	34 80	102 40	67 60	50 80	41 60
40	32 10	63 10	47 30	39 80	35 70	102 60	67 90	51 20	42 20
41	33 20	64 50	48 40	40 80	36 70	102 90	68 30	51 70	42 80
42	34 40	66 00	49 60	41 90	37 70	103 40	68 70	52 20	43 40
43	35 60	67 60	50 80	43 00	38 80	103 80	69 10	52 70	44 20
44	36 90	69 20	52 10	44 20	40 00	104 30	69 70	53 40	45 00
45	38 30	70 80	53 50	45 40	41 20	104 80	70 20	54 10	45 90
46	39 80	72 60	54 90	46 80	42 50	105 30	70 80	54 80	46 90
47	41 30	74 30	56 30	48 10	43 90	106 00	71 50	55 60	47 90
48	43 00	76 10	57 80	49 50	45 30	106 70	72 20	56 50	49 10
49	44 70	77 90	59 40	51 00	46 80	107 40	72 90	57 40	50 30
50	46 70	79 80	61 00	52 60	48 40	108 80	73 70	58 40	51 60
51	48 90	81 80	62 70	54 30	50 20	109 20	74 60	59 60	------
52	51 30	83 90	64 50	56 00	52 30	110 30	75 70	60 80	------
53	53 80	86 00	66 50	57 90	54 70	111 30	76 80	62 20	------
54	56 50	88 10	68 50	60 00	57 30	112 60	78 10	63 70	------
55	59 30	90 20	71 30	63 20	60 10	114 00	79 40	65 40	------
56	62 40	92 90	74 50	67 00	------	115 50	80 90	------	------
57	65 70	96 00	77 40	69 90	------	117 10	82 60	------	------
58	69 20	99 20	80 50	73 10	------	118 90	84 40	------	------
59	72 90	102 70	83 80	76 50	------	120 90	86 40	------	------
60	76 90	106 30	87 30	80 10	------	123 10	88 00	------	------

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Age.	LIFE. Without Profits. Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	ENDOWMENT. Continuous Annual Premiums. Without Profits. 10 Years.	15 Years.	20 Years.	25 Years.
	$	$	$	$	$	$	$	$
21	15 00	37 20	27 50	22 70	91 90	58 30	41 90	32 [illegible]
22	15 30	37 80	27 90	23 10	92 00	58 30	41 90	32 [illegible]
23	15 65	38 40	28 40	23 50	92 00	58 40	42 00	32 [illegible]
24	16 00	39 10	28 90	23 90	92 00	58 40	42 00	32 [illegible]
25	16 40	39 70	29 40	24 30	92 10	58 50	42 10	32 [illegible]
26	16 80	40 40	29 90	24 80	92 10	58 50	42 10	32 90
27	17 25	41 10	30 40	25 20	92 20	58 60	42 20	33 00
28	17 70	41 90	31 00	25 70	92 20	58 60	42 30	33 10
29	18 20	42 70	31 60	26 20	92 30	58 70	42 40	33 20
30	18 70	43 50	32 20	26 70	92 30	58 80	42 50	33 30
31	19 20	44 30	32 80	27 20	92 40	58 80	42 60	33 40
32	19 75	45 10	33 40	27 80	92 40	58 90	42 70	33 60
33	20 35	46 00	34 10	28 40	92 50	59 00	42 80	33 80
34	21 00	47 00	34 80	29 00	92 60	59 10	43 00	34 00
35	21 65	47 90	35 50	29 60	92 70	59 20	43 10	34 20
36	22 35	48 90	36 30	30 30	92 80	59 40	43 30	34 40
37	23 05	49 90	37 10	30 90	92 90	59 50	43 50	34 70
38	23 85	51 00	37 90	31 70	93 00	59 70	43 70	35 00
39	24 70	52 10	38 80	32 40	93 10	59 90	44 00	35 40
40	25 55	53 30	39 70	33 20	93 30	60 10	44 30	35 70
41	26 50	54 50	40 60	34 00	93 40	60 30	44 60	36 20
42	27 50	55 70	41 60	34 90	93 60	60 60	44 90	36 60
43	28 55	57 00	42 60	35 90	93 80	60 90	45 30	37 20
44	[illegible]	58 30	43 70	36 80	94 10	61 20	45 80	37 80
45	[illegible]	59 70	44 80	37 90	94 30	61 60	46 30	38 40
46	[illegible] 10	61 20	46 00	39 00	94 70	62 00	46 90	39 20
47	[illegible] 45	62 70	47 20	40 10	95 00	62 50	47 50	40 00
48	34 90	64 30	48 50	41 40	95 40	63 00	48 20	40 90
49	36 45	65 90	49 90	42 70	95 90	63 70	49 10	42 00
50	38 10	67 60	51 40	44 10	96 40	64 30	49 90	43 10
51	39 85	69 40	52 90	45 60	96 90	65 10	50 90	44 40
52	41 70	71 30	54 50	47 20	97 60	65 90	52 00	45 70
53	43 65	73 20	56 20	48 80	98 30	66 90	53 30	47 30
54	45 80	75 20	58 00	50 70	99 00	67 90	54 60	48 90
55	48 05	77 30	59 90	52 60	99 90	69 10	56 10	50 70
56	50 45	79 50	61 90	54 70	100 90	70 40	57 80	------
57	53 05	81 80	64 10	56 90	102 00	71 90	59 60	------
58	55 80	84 20	66 40	59 30	103 20	73 50	61 60	------
59	58 75	86 80	68 80	61 90	104 50	75 20	63 80	------
60	61 90	89 40	71 40	64 60	106 00	77 20	66 30	------

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PERFECT PROTECTION POLICY.								
25 % of Premiums paid returned in event of death within 20 years.				All Premiums paid returned in event of death within 20 years.			20 Year Renewable Term Plan.	Yearly Renewable Term Plan Without Profits.
LIFE.			Endowment	LIFE		Endowment		
Age.	Annual Premiums.	20 Annual Premiums.	20 Years.	Annual Premiums.	20 Annual Premiums.	20 Years.	Annual Premiums	Annual Premiums
	$	$	$	$	$	$	$	$
21	20 10	30 00	51 40	22 10	33 10	55 80	------	------
22	20 60	31 10	51 50	22 60	33 60	56 00	------	------
23	21 00	31 60	51 60	23 00	34 40	56 30	------	------
24	21 50	32 20	51 80	23 60	35 10	56 60	------	------
25	22 10	32 70	52 00	24 20	35 80	56 90	13 30	10 90
26	22 60	33 30	52 10	24 80	36 50	57 10	13 65	11 20
27	23 20	33 90	52 30	25 50	37 20	57 50	14 05	11 50
28	23 80	34 50	52 50	26 20	38 00	57 80	14 55	11 90
29	24 50	35 20	52 70	27 00	38 80	58 20	14 90	12 10
30	25 20	35 80	52 90	27 80	39 [illegible]	58 60	15 30	12 65
31	25 90	36 60	53 20	28 70	40 60	59 10	15 75	12 75
32	26 60	37 30	53 50	29 70	41 60	59 60	16 20	12 90
33	27 40	38 10	53 80	30 70	42 70	60 20	16 75	13 10
34	28 30	38 90	54 10	31 80	43 80	60 90	17 30	13 25
35	29 20	39 80	54 50	33 00	45 00	61 60	17 95	13 45
36	30 10	40 70	54 90	34 30	46 30	62 50	18 60	13 65
37	31 10	41 70	55 30	35 70	47 80	63 40	19 35	13 85
38	32 20	42 70	55 80	37 20	49 30	64 50	20 15	14 10
39	33 40	43 80	56 40	38 90	51 00	65 70	21 00	14 40
40	34 60	44 90	57 00	40 80	52 80	67 10	21 90	14 70
41	35 90	46 10	57 70	42 80	54 90	68 60	23 20	15 00
42	37 30	47 40	58 40	45 00	57 10	70 40	24 40	15 40
43	38 90	48 80	59 30	47 50	59 60	72 40	25 90	15 80
44	40 50	50 30	60 20	50 20	62 40	74 70	27 45	16 25
45	42 20	51 80	61 20	53 30	65 40	77 30	29 15	16 75
46	44 10	53 50	62 40	------	------	------	31 00	17 35
47	46 20	55 40	63 70	------	------	------	32 90	18 00
48	48 40	57 30	65 20	------	------	------	35 10	18 75
49	50 70	59 50	66 80	------	------	------	37 45	19 70
50	53 30	61 80	68 50	------	------	------	39 95	20 70
51	------	------	------	------	------	------	------	21 80
52	------	------	------	------	------	------	------	23 10
53	------	------	------	------	------	------	------	24 50
54	------	------	------	------	------	------	------	26 10
55	------	------	------	------	------	------	------	27 85

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	LIFE.					ENDOWMENT. CONTINUOUS ANNUAL PREMIUMS.				
Age.	Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	25 Annual Premiums.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.
	$	$	$	$	$	$	$	$	$	$
20	19 00	43 50	32 70	27 45	24 45	103 65	66 20	48 00	38 20	31 40
21	19 40	44 30	33 30	27 95	24 85	103 75	66 30	48 10	38 30	31 55
22	19 85	45 05	33 85	28 40	25 30	103 75	66 35	48 15	38 40	31 70
23	20 30	45 85	34 45	28 90	25 75	103 85	66 40	48 25	38 55	31 85
24	20 75	46 70	35 10	29 45	26 20	103 85	66 50	48 35	38 70	32 00
25	21 30	47 60	35 75	30 00	26 70	103 95	66 60	48 50	38 85	32 20
26	21 85	48 55	36 45	30 60	27 25	104 05	66 75	48 65	39 05	32 45
27	22 40	49 50	37 20	31 25	27 85	104 20	66 90	48 85	39 25	32 70
28	23 00	50 50	38 00	31 90	28 45	104 35	67 05	49 00	39 45	32 95
29	23 60	51 55	38 75	32 55	29 05	104 50	67 25	49 20	39 70	33 20
30	24 25	52 60	39 55	33 25	29 65	104 65	67 40	49 40	39 95	33 50
31	24 90	53 65	40 35	33 90	30 25	104 75	67 55	49 60	40 20	33 80
32	25 60	54 75	41 15	34 60	30 90	104 90	67 75	49 80	40 45	34 15
33	26 35	55 85	42 00	35 35	31 60	105 05	67 90	50 05	40 75	34 50
34	27 10	57 00	42 90	36 15	32 30	105 20	68 10	50 30	41 05	34 90
35	27 95	58 20	43 80	36 95	33 05	105 40	68 35	50 55	41 40	35 25
36	28 80	59 45	44 75	37 75	33 85	105 60	68 55	50 85	41 80	35 80
37	29 70	60 70	45 75	38 60	34 65	105 75	68 80	51 15	42 20	36 30
38	30 60	61 95	46 75	39 50	35 45	105 95	69 05	51 50	42 60	36 85
39	31 60	63 30	47 75	40 40	36 35	106 15	69 35	51 85	43 10	37 40
40	32 60	64 65	48 85	41 35	37 25	106 35	69 65	52 25	43 60	38 05
41	33 70	66 05	49 95	42 35	38 20	106 60	70 00	52 70	44 15	38 75
42	34 85	67 55	51 10	43 40	39 25	106 90	70 40	53 20	44 80	39 55
43	36 10	69 10	52 35	44 55	40 35	107 25	70 85	53 75	45 55	40 40
44	37 45	70 70	53 65	45 70	41 50	107 65	71 30	54 40	46 30	41 35
45	38 85	72 35	55 00	46 95	42 75	108 10	71 85	55 05	47 20	42 40
46	40 30	74 10	56 40	48 30	44 05	108 60	72 45	55 80	48 10	.....
47	41 85	75 85	57 85	49 65	45 40	109 05	73 10	56 60	49 10	.....
48	43 50	77 60	59 35	51 05	46 85	109 55	73 75	57 50	50 20	.....
49	45 20	79 45	60 90	52 55	48 35	110 10	74 50	58 40	51 40	.....
50	47 25	81 35	62 55	54 10	49 95	110 70	75 30	59 45	52 70	.....
51	49 40	83 35	64 25	55 75	.....	111 35	76 20	60 60	.....	.....
52	51 75	85 40	66 05	57 55	.....	112 10	77 20	61 85	.....	.....
53	54 15	87 55	68 00	59 45	.....	112 95	78 30	63 20	.....	.....
54	56 75	89 80	70 00	61 50	.....	113 90	79 55	64 75	.....	.....
55	59 55	92 20	72 15	63 65	.....	114 95	80 90	66 40	.....	.....
56	62 55	94 65	74 40	.....	.....	116 10	82 35	.....	.....	.....
57	65 75	97 20	76 80	.....	.....	117 35	83 95	.....	.....	.....
58	69 15	99 90	79 35	.....	.....	118 75	85 75	.....	.....	.....
59	72 80	102 75	82 05	.....	.....	120 30	87 70	.....	.....	.....
60	76 70	105 70	84 90	.....	.....	121 95	89 80	.....	.....	.....

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	LIFE. WITHOUT PROFITS.					ENDOWMENT CONTINUOUS ANNUAL PREMIUMS. WITHOUT PROFITS.				
Age.	Annual Premiums	10 Annual Premiums.	15 Annual Premiums	20 Annual Premiums.	25 Annual Premiums	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.
	$	$	$	$	$	$	$	$	$	$
20	14 85	37 60	27 60	22 70	19 90	95 50	59 95	42 65	32 70	26 35
21	15 25	38 3[illegible]	28 10	23 15	20 30	95 55	60 05	42 75	32 80	26 50
22	15 65	38 95	28 65	23 60	20 70	95 60	60 10	42 85	32 90	26 65
23	16 05	39 70	29 20	24 10	21 10	95 65	60 15	42 95	33 00	26 80
24	16 50	40 50	29 80	24 55	21 55	95 70	60 25	43 05	33 15	26 95
25	16 95	41 40	30 45	25 10	22 05	95 75	60 35	43 15	33 30	27 10
26	17 50	42 30	31 10	25 65	22 55	95 85	60 50	43 30	33 50	27 30
27	18 00	43 20	31 80	26 25	23 05	96 00	60 65	43 50	33 65	27 55
28	18 55	44 15	32 50	26 85	23 60	96 15	60 80	43 65	33 90	27 80
29	19 15	45 10	33 20	27 45	24 15	96 30	60 95	43 85	34 10	28 05
30	19 75	46 10	33 95	28 10	24 75	96 40	61 10	44 00	34 30	28 35
31	20 35	47 05	34 70	28 70	25 35	96 55	61 25	44 20	34 55	28 65
32	21 00	48 05	35 45	29 35	25 95	96 70	61 40	44 40	34 80	28 95
33	21 70	49 10	36 25	30 05	26 55	96 85	61 55	44 60	35 05	29 25
34	22 40	50 20	37 10	30 80	27 25	97 00	61 75	44 85	35 35	29 65
35	23 15	51 30	37 95	31 50	27 90	97 15	62 00	45 10	35 70	30 05
36	23 95	52 45	38 80	32 30	28 65	97 30	62 20	45 40	36 05	30 45
37	24 80	53 60	39 70	33 05	29 40	97 50	62 40	45 70	36 40	30 95
38	25 65	54 80	40 60	33 90	30 15	97 65	62 65	46 00	36 80	31 45
39	26 55	56 00	41 60	34 70	30 95	97 85	62 95	46 35	37 25	31 95
40	27 50	57 25	42 60	35 60	31 80	98 05	63 20	46 75	37 70	32 55
41	28 50	58 55	43 [illegible]0	36 55	32 70	98 30	63 55	47 15	38 25	33 25
42	29 60	59 90	4[illegible] 70	37 55	33 70	98 60	63 80	47 65	38 85	33 95
43	30 75	61 35	45 [illegible]	38 60	34 70	98 [illegible]	64 35	48 15	39 50	34 75
44	32 00	62 85	47 05	39 70	35 80	99 30	64 80	48 75	40 25	35 65
45	33 30	64 40	48 30	4[illegible] 85	36 95	99 75	65 35	49 40	41 05	36 60
46	34 65	66 00	49 60	42 05	38 15	100 20	65 90	50 [illegible]	41 9[illegible]	.....
47	36 10	67 65	50 95	43 30	39 40	100 65	66 50	50 85	42 85	.....
48	37 60	69 30	52 05	[illegible] 65	40 75	101 10	67 15	51 70	43 85	.....
49	39 20	71 00	53 80	[illegible] 00	42 15	101 65	67 80	52 60	44 95	.....
50	40 90	7[illegible] 75	55 30	47 50	43 65	102 20	68 60	53 55	46 15	.....
51	42 7[illegible]	74 60	56 9[illegible]	49 05	.....	102 85	69 45	54 65	....	.....
52	44 6[illegible]	76 5[illegible]	58 60	50 70	.....	103 55	70 40	55 80	....	.....
53	46 6[illegible]	78 55	60 35	52 45	.....	104 35	71 45	57 15	....	.....
54	48 [illegible]	80 65	62 25	54 35	.....	105 25	72 60	58 55	....	.....
55	51 [illegible]	82 85	64 25	56 35	.....	106 20	73 90	60 15	....	.....
56	53 [illegible]	85 15	66 35	.....	.....	107 30	75 3[illegible]	....	..	.....
57	56 25	87 55	68 55	.....	.....	108 50	76 80	....	....	.....
58	59 05	90 05	70 90	.....	....	109 85	78 50	....	....	.....
59	62 05	92 65	73 45	.....	.....	111 30	80 35	....	....	.....
60	65 20	95 45	76 10	.....	.....	112 90	82 40	....	....	.....

For Notes see pages 2-2-23

FIVE PER CENT. BOND POLICY.

Age.	LIFE. Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	25 Annual Premiums.	ENDOWMENT. CONTINUOUS ANNUAL PREMIUMS. 10 Years.	15 Years.	20 Years.	25 Years.	30 Years.
	$	$	$	$	$	$	$	$	$	$
20	23 55	53 85	40 40	34 00	30 25	128 35	82 00	59 45	47 30	38 90
21	24 05	54 85	41 15	34 60	30 75	128 40	82 10	59 55	47 45	39 10
22	24 60	55 80	41 80	35 15	31 30	128 45	82 15	59 65	47 55	39 25
23	25 15	56 80	42 55	35 80	31 90	128 50	82 25	59 75	47 75	39 45
24	25 70	57 85	43 35	36 45	32 45	128 60	82 35	59 90	47 95	39 65
25	26 40	58 95	44 15	37 15	33 05	128 70	82 45	60 05	48 10	39 90
26	27 05	60 10	45 05	37 90	33 75	128 85	82 65	60 25	48 35	40 20
27	27 75	61 30	46 05	38 70	34 50	129 00	82 85	60 50	48 60	40 50
28	28 45	62 50	47 05	39 50	35 20	129 20	83 05	60 70	48 85	40 80
29	29 20	63 80	48 00	40 30	35 95	129 40	83 30	60 95	49 15	41 10
30	30 00	65 10	49 00	41 15	36 70	129 55	83 45	61 20	49 50	41 50
31	30 80	66 40	49 95	41 95	37 45	129 70	83 65	61 40	49 80	41 85
32	31 70	67 80	50 95	42 85	38 25	129 90	83 90	61 65	50 10	42 30
33	32 60	69 15	52 00	43 75	39 10	130 05	84 10	62 00	50 45	42 75
34	33 55	70 55	53 10	44 75	40 00	130 25	84 35	62 30	50 85	43 25
35	34 60	72 05	54 20	45 75	40 90	130 50	84 65	62 60	51 25	43 80
36	35 65	73 60	55 40	46 75	41 90	130 75	84 90	62 95	51 75	44 35
37	36 75	75 15	56 65	47 80	42 90	130 95	85 20	63 35	52 25	44 95
38	37 85	76 70	57 85	48 90	43 95	131 20	85 50	63 80	52 75	45 65
39	39 10	78 30	59 10	50 00	45 00	131 45	85 90	64 20	53 40	46 30
40	40 35	79 95	60 45	51 20	46 10	131 65	86 25	64 70	54 00	47 15
41	41 70	81 70	61 80	52 40	47 25	132 00	86 70	65 25	54 70	48 00
42	43 10	83 55	63 25	53 70	48 55	132 35	87 20	65 90	55 50	49 00
43	44 65	85 45	64 80	55 15	49 95	132 80	87 75	66 55	56 40	50 05
44	46 35	87 45	66 40	56 60	51 35	133 30	88 30	67 35	57 35	51 20
45	48 05	89 50	68 05	58 15	52 90	133 90	88 95	68 15	58 45	52 50
46	49 85	91 65	69 80	59 80	54 50	134 50	89 70	69 10	59 55	.....
47	51 75	93 80	71 60	61 45	56 20	135 05	90 50	70 10	60 80	.....
48	53 80	96 00	73 45	63 20	58 00	135 70	91 30	71 20	62 15	.....
49	55 90	98 25	75 35	65 10	59 85	136 35	92 25	72 30	63 65	.....
50	58 20	100 60	77 40	67 00	61 80	137 10	93 25	73 60	65 25	.....
51	60 55	103 10	79 50	69 05	.....	137 90	94 35	74 95	.....	.....
52	63 10	105 65	81 70	71 25	.....	138 85	95 60	76 50	.....	.....
53	65 80	108 30	84 10	73 60	.....	139 90	96 95	78 15	.....	.....
54	68 70	111 20	86 60	76 15	.....	141 05	98 50	80 05	.....	.....
55	71 85	114 15	89 25	78 80	.....	142 35	100 15	82 20	.....	.....
56	75 15	117 15	92 00	.....	.....	143 80	101 95	.....	.....	.....
57	78 60	120 30	95 00	.....	.....	145 35	103 95	.....	.....	.....
58	82 30	123 65	98 15	.....	.....	147 05	106 15	.....	.....	.....
59	86 30	127 20	101 50	.....	.....	149 00	108 60	.....	.....	.....
60	90 55	130 85	105 00	.....	.....	151 00	111 20	.....	.....	.....

For Notes see pages 222-23

RETURN PREMIUM PLAN.

All Premiums paid returned in event of death within

	Fifteen Years.				Twenty Years.					
	LIFE.			Endowment.	LIFE.				ENDOWMENT.	
Age.	Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	15 Years.	Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	25 Annual Premiums.	20 Years.	25 Years.
	$	$	$	$	$	$	$	$	$	$
20	20 00	47 05	34 85	70 50	20 60	36 25	30 00	26 40	52 40	41 30
21	20 50	47 95	35 55	70 70	21 10	37 00	30 60	26 90	52 60	41 50
22	21 05	49 00	36 25	70 90	21 65	37 75	31 25	27 45	52 85	41 75
23	21 60	49 90	36 95	71 10	22 20	38 50	31 85	28 00	53 10	41 95
24	22 15	50 90	37 70	71 35	22 80	39 35	32 55	28 60	53 35	42 20
25	22 75	52 05	38 50	71 65	23 50	40 25	33 30	29 25	53 60	42 50
26	23 45	53 25	39 35	71 95	24 20	41 20	34 10	29 95	54 00	42 85
27	24 15	54 50	40 25	72 25	24 95	42 20	34 95	30 65	54 40	43 25
28	24 85	55 75	41 15	72 55	25 75	43 30	35 80	31 40	54 85	43 65
29	25 60	57 05	42 10	72 90	26 60	44 40	36 70	32 20	55 35	44 05
30	26 40	58 40	43 10	73 30	27 45	45 55	37 65	33 05	55 85	44 55
31	27 20	59 80	44 15	73 65	28 40	46 75	38 65	33 95	56 40	45 05
32	28 10	61 25	45 25	74 10	29 40	[illegible]	39 70	34 85	57 00	45 55
33	29 00	62 75	46 35	74 60	30 45	49 35	40 85	35 80	57 60	46 20
34	30 00	64 35	47 50	75 15	31 55	50 80	42 05	36 80	58 25	46 80
35	31 05	66 05	48 70	75 70	32 80	52 30	43 30	37 90	58 95	47 50
36	32 15	67 85	49 95	76 30	34 05	53 90	44 60	39 10	59 70	48 30
37	33 30	69 75	51 25	76 95	35 45	55 60	45 95	40 35	60 50	49 15
38	34 55	71 75	52 65	77 65	36 95	57 45	47 40	41 65	61 50	50 10
39	35 90	73 85	54 15	78 45	38 60	59 40	49 00	43 10	62 65	51 10
40	37 30	76 05	55 35	79 35	40 35	61 55	50 80	44 70	63 95	52 25
41	38 85	78 40	57 55	80 35	42 35	63 85	52 75	46 40	65 40	53 60
42	40 55	80 90	59 40	81 45	44 45	66 40	54 90	48 30	67 00	55 15
43	42 40	83 55	61 40	82 70	46 85	69 10	57 25	50 40	68 80	56 85
44	44 35	86 40	63 55	84 10	49 45	72 30	59 80	52 70	70 80	58 80
45	46 50	89 45	65 80	85 65	52 40	75 75	62 65	55 25	73 05	60 95
46	48 85	92 75	68 25	87 40	55 65	79 50	65 80	58 05	75 55	63 40
47	51 40	96 35	70 95	89 35	59 20	83 60	69 25	61 10	78 35	66 15
48	54 15	100 30	73 90	90 50	63 20	88 15	73 05	64 55	81 50	69 15
49	57 20	104 70	77 10	93 85	67 60	93 10	77 20	68 30	85 05	72 55
50	60 45	109 55	80 65	96 55	72 65	98 70	81 80	72 50	89 10	76 45
51	64 30	114 90	84 60	99 50	78 40	104 70	86 90	.....	93 75	.....
52	68 45	120 75	88 95	102 85	85 05	112 20	92 85	.....	99 15	.....
53	73 15	127 15	93 70	106 55	92 80	120 55	99 65	.....	105 45	.....
54	78 30	134 15	98 85	110 60	102 15	130 30	108 00	.....	112 80	.....
55	84 15	141 85	104 45	116 05	113 00	141 70	118 30	.....	121 40	.....
56	90 75	150 65	111 05	121 70	.....	155 00	.....	.....	.....	.....
57	98 35	160 70	118 55	128 15	.....	170 60	.....	.....	.....	.....
58	107 30	171 10	127 20	135 80	.....	188 90	.....	.....	.....	.....
59	117 80	185 95	137 45	144 85	.....	210 60	.....	.....	.....	.....
60	130 25	201 95	149 40	155 60	.....	236 60	.....	.....	.....	.....

For Notes see pages 222-23

INSTALMENT POLICY.

Payable in 20 equal Annual Instalments of $50 each.

Age.	LIFE. Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	25 Annual Premiums.	ENDOWMENT. CONTINUOUS ANNUAL PREMIUMS. 10 Years.	15 Years.	20 Years.	25 Years.	30 Years.
	$	$	$	$	$	$	$	$	$	$
20	14 00	32 05	24 10	20 25	18 00	76 30	48 75	35 35	28 15	23 15
21	14 30	32 60	24 50	20 60	18 30	76 35	48 80	35 40	28 20	23 25
22	14 60	33 15	24 95	20 95	18 65	76 40	48 85	35 45	28 30	23 35
23	14 95	33 75	25 35	21 30	18 95	76 40	48 90	35 50	28 40	23 45
24	15 30	34 40	25 85	21 70	19 30	76 45	48 95	35 60	28 50	23 55
25	15 70	35 05	26 35	22 10	19 65	76 55	49 05	35 70	28 60	23 70
26	16 10	35 75	26 85	22 55	20 05	76 60	49 15	35 80	28 75	23 90
27	16 50	36 45	27 40	23 05	20 50	76 70	49 25	35 95	28 90	24 10
28	16 95	37 20	28 00	23 50	20 95	76 80	49 35	36 10	29 05	24 25
29	17 40	37 95	28 55	24 00	21 40	76 95	49 50	36 25	29 25	24 45
30	17 85	38 75	29 10	24 50	21 85	77 00	49 60	36 40	29 40	24 65
31	18 35	39 50	29 70	25 00	22 30	77 10	49 75	36 50	29 60	24 90
32	18 85	40 30	30 30	25 50	22 75	77 25	49 90	36 65	29 80	25 15
33	19 40	41 10	30 95	26 05	23 25	77 35	50 00	36 85	30 00	25 40
34	19 95	41 95	31 60	26 65	23 80	77 45	50 15	37 05	30 25	25 70
35	20 60	42 85	32 25	27 20	24 35	77 60	50 30	37 20	30 50	26 05
36	21 20	43 75	32 95	27 80	24 95	77 75	50 45	37 45	30 80	26 35
37	21 90	44 70	33 70	28 45	25 50	77 85	50 65	37 65	31 05	26 75
38	22 55	45 00	34 40	29 10	26 10	78 00	50 85	37 90	31 35	27 15
39	23 25	46 60	35 15	29 75	26 75	78 15	51 05	38 20	31 75	27 55
40	24 00	47 60	35 95	30 45	27 45	78 30	51 30	38 45	32 10	28 00
41	24 80	48 65	36 80	31 20	28 15	78 50	51 55	38 80	32 50	28 55
42	25 65	49 75	37 60	31 95	28 90	78 70	51 85	39 15	33 00	29 10
43	26 60	50 85	38 55	32 80	29 70	78 95	52 15	39 60	33 55	29 75
44	27 60	52 05	39 50	33 65	30 55	79 25	52 50	40 05	34 10	30 45
45	28 60	53 25	40 50	34 60	31 50	79 60	52 90	40 55	34 75	31 20
46	29 65	54 55	41 55	35 55	32 45	79 95	53 35	41 10	35 40	.....
47	30 80	55 85	42 60	36 55	33 45	80 30	53 80	41 70	36 15	.....
48	32 05	57 15	43 70	37 60	34 50	80 65	54 30	42 35	36 95	.....
49	33 30	58 50	44 85	38 70	35 60	81 05	54 85	43 00	37 85	.....
50	34 65	59 90	46 05	39 85	36 80	81 50	55 45	43 75	38 80	.....
51	36 05	61 35	47 30	41 05	.....	81 95	56 10	44 60	.....	.....
52	37 55	62 85	48 65	42 40	.....	82 50	56 85	45 55	.....	.....
53	39 15	64 45	50 05	43 80	.....	83 15	57 65	46 55	.....	.....
54	40 90	66 10	51 55	45 30	.....	83 85	58 55	47 65	.....	.....
55	42 80	67 85	53 10	46 85	.....	84 65	59 55	48 90	.....	.....
56	44 75	69 70	54 75	.....	.....	85 50	60 60	.....	.....	.....
57	46 80	71 55	56 55	.....	.....	86 40	61 80	.....	.....	.....
58	49 00	73 55	58 40	.....	.....	87 45	63 15	.....	.....	.....
59	51 40	75 65	60 40	.....	.....	88 60	64 35	.....	.....	.....
60	53 90	77 80	62 50	.....	.....	89 80	66 10	.....	.....	.....

For Notes see page 222-23

	ENDOWMENT. TEN ANNUAL PREMIUMS. Payable at Death or in				ENDOWMENT. TEN ANNUAL PREMIUMS Without Profits. Payable at Death or in				5 Year Renewable Term Policy.
Age.	15 Years.	20 Years.	25 Years.	30 Years.	15 Years.	20 Years.	25 Years.	30 Years.	Annual Premium.
	$	$	$	$	$	$	$	$	$
20	89 20	77 55	69 80	62 00	81 80	70 75	61 85	54 85	11 45
21	89 30	77 65	69 75	62 20	81 85	70 85	62 00	55 00	11 55
22	89 35	77 75	69 85	62 40	81 90	70 90	62 10	55 20	11 60
23	89 40	77 85	70 00	62 60	81 95	71 00	62 25	55 35	11 70
24	89 45	77 95	70 15	62 80	82 05	71 10	62 40	55 60	11 80
25	89 55	78 10	70 35	63 10	82 15	71 25	62 60	55 85	11 90
26	89 70	78 25	70 60	63 40	82 30	71 40	62 80	56 15	12 00
27	89 90	78 45	70 90	63 80	82 45	71 60	63 10	56 45	12 10
28	90 05	78 70	71 15	64 15	82 60	71 80	63 35	56 80	12 20
29	90 25	78 90	71 45	64 55	82 80	72 05	63 60	57 15	12 35
30	90 40	79 15	71 75	64 95	82 95	72 25	63 90	57 55	12 50
31	90 55	79 35	72 10	65 35	83 10	72 45	64 20	57 95	12 80
32	90 75	79 60	72 40	65 80	83 25	72 70	64 50	58 35	13 15
33	90 95	79 85	72 75	66 25	83 45	72 90	64 80	58 80	13 50
34	91 15	80 10	73 15	66 80	83 65	73 20	65 20	59 25	13 90
35	91 35	80 40	73 55	67 35	83 85	73 45	65 55	59 80	14 30
36	91 60	80 75	74 00	67 95	84 05	73 75	66 00	60 35	14 75
37	91 85	81 05	74 45	68 55	84 30	74 10	66 40	60 90	15 20
38	92 10	81 40	74 95	69 25	84 55	74 40	66 85	61 55	15 70
39	92 35	81 80	75 50	69 95	84 80	74 75	67 35	62 20	16 30
40	92 65	82 20	76 10	70 70	85 05	75 15	67 90	62 90	16 85
41	92 95	82 65	76 70	71 55	85 35	75 60	68 50	63 70	17 45
42	93 35	83 15	77 45	72 50	85 75	76 05	69 15	64 55	18 05
43	93 80	83 75	78 25	73 55	86 15	76 65	69 90	65 50	18 80
44	94 30	84 40	79 15	74 65	86 65	77 25	70 75	66 55	19 60
45	94 85	85 15	80 10	75 85	87 15	77 95	71 65	67 70	20 45
46	95 45	85 90	81 10	.....	87 70	78 70	72 60	.....	21 45
47	96 05	86 70	82 20	.....	88 30	79 45	73 60	.....	22 55
48	96 70	87 60	83 35	.....	88 90	80 25	74 65	.....	24 00
49	97 40	88 50	84 55	.....	89 55	81 15	75 80	.....	25 30
50	98 15	89 50	85 85	.....	90 25	82 10	76 95	.....	26 80
51	99 00	90 60	.....	.....	91 10	83 15	.....	.....	28 45
52	99 95	91 85	.....	.....	92 00	84 30	.....	.....	30 25
53	101 00	93 20	.....	.....	93 00	85 55	.....	.....	32 30
54	102 15	94 65	.....	.....	94 10	86 95	.....	.....	34 60
55	103 40	96 25	.....	.....	95 30	88 45	.....	.....	37 10
56	104 80	.....	.....	.....	96 60	.....	.....	.....	39 90
57	106 35	.....	.....	.....	98 10	.....	.....	.....	43 00
58	108 05	.....	.....	.....	99 65	.....	.....	.....	46 35
59	109 85	.....	.....	.....	101 40	.....	.....	.....	50 45
60	111 85	.....	.....	.....	103 30	.....	.....	.....	54 30

For Notes see pages 222-23

Age.	LIFE. Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	25 Annual Premiums.	30 Annual Premiums.	ENDOWMENT. CONTINUOUS ANNUAL PREMIUMS. 10 Years.	15 Years.	20 Years.	25 Years.	30 Years.
	$	$	$	$	$	$	$	$	$	$	$
21	19 40	44 30	33 30	27 95	24 85	22 90	103 75	66 30	48 10	38 30	31 55
22	19 85	45 05	33 85	28 40	25 30	23 30	103 75	66 35	48 15	38 40	31 70
23	20 30	45 85	34 45	28 90	25 75	23 70	103 80	66 40	48 25	38 55	31 85
24	20 75	46 70	35 10	29 45	26 20	24 15	103 85	66 50	48 35	38 70	32 00
25	21 30	47 60	35 75	30 00	26 70	24 65	103 95	66 60	48 50	38 85	32 20
26	21 85	48 55	36 45	30 60	27 25	25 15	104 05	66 75	48 65	39 05	32 45
27	22 40	49 50	37 20	31 25	27 85	25 70	104 20	66 90	48 85	39 25	32 70
28	23 00	50 50	38 00	31 90	28 45	26 25	104 35	67 05	49 00	39 45	32 95
29	23 60	51 55	38 75	32 55	29 05	26 85	104 50	67 25	49 20	39 70	33 20
30	24 25	52 60	39 55	33 25	29 65	27 45	104 60	67 40	49 40	39 95	33 50
31	24 90	53 65	40 35	33 90	30 25	28 05	104 75	67 55	49 60	40 20	33 80
32	25 60	54 75	41 15	34 60	30 90	28 65	104 90	67 75	49 80	40 45	34 15
33	26 35	55 85	42 00	35 35	31 60	29 35	105 05	67 90	50 05	40 75	34 50
34	27 10	57 00	42 90	36 15	32 30	30 05	105 20	68 10	50 30	41 05	34 90
35	27 95	58 20	43 80	36 95	33 05	30 75	105 40	68 35	50 55	41 40	35 35
36	28 80	59 45	44 75	37 75	33 85	31 50	105 60	68 55	50 85	41 80	35 80
37	29 70	60 70	45 75	38 60	34 65	32 30	105 75	68 80	51 15	42 20	36 30
38	30 60	61 95	46 75	39 50	35 45	33 10	105 95	69 05	51 50	42 60	36 85
39	31 60	63 30	47 75	40 40	36 35	34 00	106 15	69 35	51 85	43 10	37 40
40	32 60	64 65	48 85	41 35	37 25	34 90	106 35	69 65	52 25	43 60	38 05
41	33 70	66 05	49 95	42 35	38 20	35 90	106 60	70 00	52 70	44 15	38 75
42	34 85	67 55	51 10	43 40	39 25	36 95	106 90	70 40	53 20	44 80	39 55
43	36 10	69 10	52 35	44 55	40 35	38 05	107 25	70 85	53 75	45 55	40 40
44	37 45	70 70	53 65	45 70	41 50	39 25	107 65	71 30	54 40	46 30	41 35
45	38 85	72 35	55 00	46 95	42 75	40 50	108 10	71 85	55 05	47 20	42 40
46	40 30	74 10	56 40	48 30	44 05	....	108 60	72 45	55 80	48 10	....
47	41 85	75 85	57 85	49 65	45 40	....	109 05	73 10	56 60	49 10	....
48	43 50	77 60	59 35	51 05	46 85	....	109 55	73 75	57 50	50 20	....
49	45 20	79 45	60 90	52 55	48 35	....	110 10	74 50	58 40	51 40	....
50	47 05	81 35	62 55	54 10	49 95	....	110 70	75 30	59 45	52 70	....
51	48 95	83 35	64 25	55 75	....	....	111 35	76 20	60 60	....	....
52	51 00	85 40	66 05	57 55	....	....	112 10	77 20	61 85	....	....
53	53 20	87 55	68 00	59 45	....	....	112 95	78 30	63 20	....	....
54	55 55	89 80	70 00	61 50	....	....	113 90	79 55	64 75	....	....
55	58 10	92 20	72 15	63 65	....	....	114 95	80 90	66 40	....	....
56	60 75	94 65	74 40	....	....	....	116 10	82 35	....	....	....
57	63 55	97 20	76 80	....	....	....	117 35	83 95	....	....	....
58	66 55	99 90	79 35	....	....	....	118 75	85 75	....	....	....
59	69 80	102 75	82 05	....	....	....	120 30	87 70	....	....	....
60	73 20	105 70	84 90	....	....	....	121 95	89 80	....	....	....

For Notes see page 223

	LIFE WITHOUT PROFITS.					ENDOWMENT CONTINUOUS ANNUAL PREMIUMS WITHOUT PROFITS				
Age.	Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	25 Annual Premiums.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.
	$	$	$	$	$	$	$	$	$	$
20	15 50	37 80	28 05	23 30	20 55	93 80	59 55	42 85	33 15	27 00
21	15 85	38 40	28 50	23 65	20 85	93 85	59 60	42 90	33 25	27 10
22	16 20	39 05	28 95	24 05	21 25	93 90	59 65	42 95	33 30	27 20
23	16 55	39 70	29 45	24 50	21 60	93 95	59 70	43 05	33 40	27 30
24	16 95	40 35	29 95	24 90	22 00	94 00	59 80	43 10	33 50	27 40
25	17 35	41 05	30 50	25 35	22 40	94 05	59 85	43 20	33 60	27 55
26	17 80	41 75	31 05	25 80	22 80	94 15	59 95	43 30	33 70	27 70
27	18 25	42 50	31 60	26 30	23 25	94 20	60 05	43 40	33 85	27 85
28	18 75	43 30	32 20	26 80	23 70	94 30	60 10	43 50	33 95	28 00
29	19 25	44 10	32 80	27 30	24 15	94 40	60 20	43 65	34 10	28 20
30	19 75	44 95	33 45	27 85	24 65	94 45	60 35	43 75	34 30	28 40
31	20 35	45 80	34 10	28 40	25 20	94 55	60 45	43 90	34 45	28 60
32	20 90	46 70	34 80	29 00	25 70	94 65	60 55	44 05	34 65	28 85
33	21 55	47 65	35 50	29 65	26 30	94 80	60 70	44 25	34 85	29 15
34	22 20	48 60	36 25	30 25	26 90	94 90	60 85	44 40	35 10	29 45
35	22 90	49 65	37 00	30 95	27 50	95 05	61 00	44 60	35 35	29 75
36	23 65	50 65	37 85	31 65	28 15	95 20	61 20	44 85	35 65	30 15
37	24 40	51 75	38 65	32 40	28 85	95 35	61 40	45 10	35 95	30 55
38	25 25	52 90	39 55	33 15	29 60	95 50	61 60	45 35	36 35	31 00
39	26 10	54 05	40 45	33 95	30 35	95 70	61 85	45 70	36 70	31 50
40	27 05	55 25	41 40	34 80	31 20	95 90	62 10	46 05	37 15	32 05
41	28 00	56 55	42 40	35 70	32 05	96 15	62 40	46 40	37 65	32 65
42	29 05	57 85	43 45	36 65	32 95	96 40	62 75	46 85	38 20	33 35
43	30 15	59 20	44 55	37 65	33 95	96 70	63 10	47 30	38 80	34 10
44	31 35	60 65	45 70	38 70	34 95	97 00	63 55	47 85	39 45	34 95
45	32 60	62 15	46 90	39 80	36 10	97 35	64 00	48 45	40 20	35 85
46	33 95	63 70	48 20	41 00	37 25	97 75	64 50	49 10	41 05	36 85
47	35 35	65 30	49 50	42 25	38 50	98 20	65 10	49 85	41 95	37 05
48	36 90	67 00	50 95	43 60	39 85	98 70	65 75	50 65	43 00	39 15
49	38 50	68 75	52 40	45 00	41 30	99 25	66 45	51 55	44 10	40 50
50	40 25	70 55	53 95	46 50	42 85	99 90	67 25	52 55	45 35	41 95
51	42 05	72 50	55 60	48 10	44 45	100 60	68 15	53 70	46 70	43 50
52	44 05	74 45	57 35	49 80	46 25	101 35	69 15	54 90	48 20	45 25
53	46 15	76 55	59 20	51 65	48 15	102 20	70 20	56 25	49 85	47 10
54	48 35	78 70	61 15	53 60	50 15	103 15	71 40	57 80	51 65	49 15
55	50 75	81 00	63 20	55 65	52 35	104 15	72 75	59 45	53 60	51 35
56	53 30	83 35	65 40	57 90	54 70	105 30	74 20	61 25	55 75	.....
57	56 00	85 85	67 70	60 30	57 25	106 60	75 85	63 25	58 10	.....
58	58 90	88 45	70 20	62 85	59 95	108 00	77 65	65 45	60 65	.....
59	62 05	91 20	72 85	65 65	62 90	109 55	79 65	67 90	63 40	.....
60	65 35	94 10	75 70	68 60	66 05	111 25	81 80	70 55	66 45	.....

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FIFTY PER CENT (50 p. c.) GUARANTEED ADDITION POLICY.

Age.	Accumulative Surplus Period 15 Years. LIFE. Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	ENDOWMENT. 15 Years.	20 Years.	Accumulative Surplus Period 20 Years. LIFE. Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	ENDOWMENT. 20 Years.	25 Years.
	$	$	$	$	$	$	$	$	$	$	$	$
20	19 80	45 65	34 00	28 55	68 65	49 75	20 10	46 60	34 80	29 00	50 45	40 20
21	20 20	46 40	34 60	29 05	68 70	49 85	20 50	47 40	35 40	29 50	50 55	40 35
22	20 65	47 20	35 20	29 55	68 80	49 95	20 95	48 15	35 95	29 95	50 65	40 45
23	21 05	48 00	35 80	30 05	68 85	50 00	21 40	48 95	36 55	30 45	50 70	40 55
24	21 55	48 80	36 40	30 55	68 90	50 15	21 85	49 80	37 20	31 00	50 85	40 70
25	22 05	49 70	37 10	31 15	69 05	50 25	22 40	50 70	37 85	31 60	50 95	40 85
26	22 75	50 85	37 95	31 85	69 30	50 55	23 10	51 90	38 80	32 35	51 30	41 05
27	23 40	52 00	38 80	32 60	69 60	50 85	23 85	53 15	39 75	33 15	51 65	41 30
28	24 05	53 20	39 65	33 35	69 85	51 10	24 55	54 40	40 70	33 95	52 00	41 60
29	24 75	54 35	40 55	34 05	70 15	51 35	25 25	55 65	41 60	34 75	52 30	41 95
30	25 45	55 50	41 40	34 80	70 40	51 65	26 00	56 90	42 55	35 50	52 60	42 30
31	26 15	56 70	42 30	35 55	70 65	51 90	26 75	58 20	43 50	36 30	52 90	42 65
32	26 95	57 95	43 20	36 35	70 90	52 15	27 50	59 50	44 50	37 15	53 25	43 10
33	27 70	59 20	44 15	37 15	71 20	52 45	28 35	60 85	45 50	38 00	53 60	43 55
34	28 50	60 50	45 10	38 00	71 50	52 80	29 20	62 30	46 55	38 85	54 00	44 10
35	29 40	61 90	46 10	38 85	71 85	53 15	30 10	63 80	47 70	39 80	54 45	44 65
36	30 30	63 30	47 20	39 80	72 20	53 55	31 10	65 35	48 85	40 80	54 90	45 25
37	31 30	64 80	48 30	40 75	72 60	54 00	32 15	67 00	50 10	41 85	55 45	45 95
38	32 35	66 30	49 45	41 75	73 05	54 45	33 25	68 70	51 40	42 95	56 00	46 65
39	33 45	67 95	50 70	42 85	73 55	55 00	34 50	70 55	52 80	44 15	56 65	47 45
40	34 65	69 65	51 95	44 00	74 10	55 55	35 80	72 50	54 30	45 45	57 40	48 30
41	35 95	71 45	53 35	45 20	74 70	56 25	37 25	74 55	55 90	46 85	58 20	49 25
42	37 40	73 40	54 85	46 55	75 45	57 00	38 80	76 80	57 65	48 35	59 15	50 25
43	38 90	75 45	56 45	48 00	76 25	57 85	40 50	79 20	59 55	50 00	60 25	51 40
44	40 55	77 65	58 10	49 50	77 15	58 80	43 35	81 80	61 55	51 75	61 40	52 60
45	42 30	80 00	59 95	51 15	78 15	59 90	44 40	84 55	63 75	53 70	62 75	53 95
46	44 20	82 45	61 85	52 95	79 25	61 05	46 55	87 50	66 05	55 75	64 25	55 35
47	46 25	85 05	63 85	54 80	80 45	62 35	48 90	90 60	68 55	57 95	65 85	56 85
48	48 40	87 75	66 00	56 75	81 75	63 75	51 45	93 85	71 15	60 30	67 60	58 35
49	50 70	90 60	68 25	58 90	83 20	65 30	54 15	97 30	73 95	62 85	69 55	60 20
50	53 20	93 60	70 65	61 15	84 75	66 95	57 05	101 00	76 95	65 60	71 65	62 05
51	55 85	96 80	73 20	63 60	86 50	68 80	60 25	104 90	80 20	68 50	74 00	....
52	58 75	100 20	75 95	66 20	88 40	70 85	63 65	109 10	83 65	71 70	76 55	....
53	61 85	103 85	78 90	69 05	90 50	73 10	67 30	113 60	87 40	75 10	79 40	....
54	65 15	107 65	82 05	72 05	92 80	75 60	71 25	118 35	91 35	78 80	82 45	....
55	68 70	111 75	85 35	75 30	95 35	78 30	75 50	123 40	95 60	82 75	85 80	....
56	72 50	116 05	88 95	....	98 05	....	....	.....	....	....	....	....
57	76 60	120 60	92 70	....	101 05	....	....	.....	....	....	....	....
58	80 95	125 40	96 75	....	104 25	....	....	.....	....	....	....	....
59	85 60	130 55	101 05	....	107 75	....	....	.....	....	....	....	....
60	90 55	135 90	105 65	....	111 55	....	....	.....	....	....	....	....

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FIVE PER CENT. INVESTMENT BOND.								Investment Annuity Policy Payable in 20 equal Annual Instalments of $65 each.	
LIFE.					ENDOWMENT. Continuous Annual Premiums.			Accumulation Surplus Period	
Age.	Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	10 Years.	15 Years.	20 Years.	15 Yrs.	20 Yrs.
	$	$	$	$	$	$	$	$	$
20	23 53	53 90	40 50	34 00	128 35	82 00	59 45	88 60	57 20
21	24 05	54 85	41 25	34 65	128 45	82 10	59 55	83 00	56 80
22	24 60	55 80	41 95	35 20	128 45	82 15	59 65	82 35	56 40
23	25 15	56 80	42 65	35 80	128 55	82 25	59 75	81 65	56 00
24	25 70	57 85	43 50	36 50	128 60	82 35	59 90	81 05	55 60
25	26 40	58 95	44 30	37 15	128 70	82 50	60 05	80 40	55 25
26	27 10	60 15	45 15	37 90	128 85	82 65	60 25	79 85	54 95
27	27 75	61 30	46 10	38 70	129 00	82 85	60 50	79 25	54 65
28	28 50	62 55	47 05	39 50	129 20	83 05	60 70	78 70	54 40
29	29 25	63 85	48 00	40 30	129 40	83 30	60 95	78 15	54 10
30	30 05	65 15	49 00	41 20	129 50	83 45	61 20	77 55	53 90
31	30 85	66 45	50 00	42 00	129 70	83 65	61 45	77 00	53 65
32	31 70	67 80	50 95	42 85	129 90	83 90	61 70	76 50	53 45
33	32 65	69 15	52 00	43 80	130 10	84 10	62 00	76 00	53 30
34	33 55	70 60	53 15	44 80	130 25	84 35	62 30	75 50	53 20
35	34 65	72 10	54 25	45 75	130 50	84 65	62 60	75 10	53 10
36	35 70	73 60	55 45	46 75	130 75	84 90	63 00	74 70	53 05
37	36 80	75 15	56 65	47 80	130 95	85 20	63 35	74 30	53 10
38	37 90	76 70	57 90	48 95	131 20	85 50	63 80	74 00	53 15
39	39 15	78 40	59 15	50 05	131 45	85 90	64 20	73 70	53 25
40	40 40	80 05	60 50	51 20	131 70	86 25	64 70	73 50	53 40
41	41 75	81 80	61 85	52 45	132 00	86 70	65 25	73 35	53 65
42	43 15	83 65	63 30	53 75	132 35	87 20	65 95	73 30	54 00
43	44 70	85 55	64 85	55 20	132 80	87 75	66 55	73 30	54 40
44	46 40	87 55	66 45	56 60	133 30	88 30	67 35	73 45	54 90
45	48 10	89 60	68 10	58 15	133 85	89 00	68 20	73 65	55 45
46	49 90	91 75	69 85	59 80	134 45	89 70	69 10	73 90	56 10
47	51 85	93 95	71 65	61 50	135 05	90 50	70 10	74 30	56 85
48	53 90	96 10	73 50	63 20	135 65	91 35	71 20	74 70	57 65
49	56 00	98 40	75 40	65 10	136 35	92 25	72 30	75 25	58 55
50	58 25	100 75	77 45	67 00	137 05	93 25	73 60	75 90	59 55
51	60 65	103 20	79 55	69 05	137 90	94 35	75 05	76 65	.....
52	63 15	105 75	81 80	71 25	138 80	95 60	76 60	77 55	.....
53	65 90	108 40	84 20	73 60	139 85	96 95	78 25	78 55	.....
54	68 80	111 20	86 70	76 15	141 05	98 50	80 20	79 70	.....
55	71 95	114 15	89 35	78 80	142 35	100 20	82 25	81 00	.....
56	75 25	117 20	92 15	.....	143 75	101 95	.....	.....	.....
57	78 70	120 35	95 10	.....	145 30	103 95	.....	.....	.....
58	82 40	123 70	98 25	.....	147 05	106 20	.....	.....	.....
59	86 45	127 25	101 60	.....	148 95	108 60	.....	.....	.....
60	90 65	130 90	105 15	.....	151 00	111 20	.....	.....	.....

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	FIVE PER CENT. INVESTMENT BOND.								
	LIFE. WITHOUT PROFITS.				ENDOWMENT. Continuous Annual Premiums. WITHOUT PROFITS.			Guaranteed 7 Years Renewable Term.	Term
AGE.	Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	10 Years.	15 Years.	20 Years.	Annual Premiums.	Annual Premiums.
	$	$	$	$	$	$	$	$	$
20	19 20	46 80	34 75	28 85	116 15	73 75	53 05	11 50	10 2
21	19 65	47 55	35 30	29 30	116 20	73 80	53 15	11 60	10 4
22	20 10	48 35	35 85	29 80	116 25	73 85	53 20	11 70	10 7
23	20 50	49 15	36 50	30 35	116 35	73 95	53 30	11 80	10 9
24	21 00	50 00	37 10	30 85	116 40	74 05	53 40	11 95	11 2
25	21 50	50 85	37 80	31 40	116 45	74 10	53 50	12 20	11 5
26	22 05	51 70	38 45	31 95	116 60	74 25	53 65	12 50	11 8
27	22 60	52 65	39 15	32 60	116 65	74 35	53 75	12 80	12 2
28	23 25	53 05	39 90	33 20	116 75	74 45	53 90	13 10	12 6
29	23 85	54 60	40 65	33 80	116 90	74 55	54 05	13 40	13 10
30	24 45	55 65	41 45	34 50	116 95	74 75	54 20	13 75	13 55
31	25 20	56 70	42 25	35 20	117 10	74 85	54 35	14 05	14 05
32	25 90	57 85	43 10	35 95	117 20	75 00	54 55	14 40	14 55
33	26 70	59 00	43 95	36 75	117 40	75 15	54 80	14 80	15 10
34	27 50	60 20	44 90	37 45	117 50	75 35	55 00	15 20	15 70
35	28 35	61 50	45 85	38 35	117 70	75 55	55 25	15 60	16 40
36	29 30	62 75	46 90	39 20	117 90	75 80	55 55	15 95	17 10
37	30 25	64 10	47 85	40 15	118 05	76 05	55 85	16 35	17 85
38	31 30	65 50	49 00	41 05	118 25	76 30	56 15	16 75	18 70
39	32 35	66 95	50 10	42 05	118 50	76 60	56 60	17 20	19 60
40	33 50	68 40	51 30	43 10	118 75	76 90	57 05	17 75	20 55
41	34 70	70 05	52 50	44 20	119 05	77 30	57 45	18 35	21 65
42	36 00	71 65	53 80	45 40	119 35	77 70	58 00	19 10	22 85
43	37 35	73 30	55 20	46 65	119 75	78 15	58 60	19 95	24 20
44	38 85	75 10	56 60	47 95	120 10	78 70	59 25	20 85	25 65
45	40 40	76 95	58 10	49 30	120 55	79 25	60 00	21 85	27 25
46	42 05	78 90	59 70	50 80	121 05	79 90	60 80	22 85	29 00
47	43 80	80 85	61 30	52 35	121 60	80 60	61 75	23 95	30 80
48	45 70	82 95	63 10	54 00	122 20	81 40	62 75	25 10	32 75
49	47 70	85 15	64 90	55 75	122 90	82 30	63 85	26 35	34 85
50	49 85	87 35	66 80	57 60	123 70	83 30	65 10	27 70	37 05
51	52 10	89 80	68 85	59 55	124 55	84 40	66 50	29 20	------
52	54 55	92 20	71 00	61 70	125 50	85 65	68 00	30 90	------
53	57 15	94 80	73 30	63 95	126 55	86 95	69 65	32 75	------
54	59 90	97 45	75 75	66 40	127 70	88 40	71 60	34 85	------
55	62 85	100 30	78 25	68 90	128 95	90 10	73 60	37 15	------
56	66 00	103 20	81 00	------	130 40	91 90	------	39 70	------
57	69 35	106 30	83 85	------	132 00	93 95	------	42 50	------
58	72 95	109 55	86 95	------	133 75	96 15	------	45 55	------
59	76 85	112 95	90 20	------	135 65	98 65	------	48 90	------
60	80 95	116 50	93 75	------	137 75	101 30	------	52 50	------

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Age.	Guaranteed Security Policy. Life. 15 Annual Premiums.	Guaranteed Security Policy. Life. 20 Annual Premiums.	Endowment Continuous Annual Premiums. 15 Years	Endowment Continuous Annual Premiums. 20 Years.	Endowment. Ten Annual Premiums. Payable at Death or in 15 Years.	Payable at Death or in 20 Years.	Payable at Death or in 25 Years.	Without Profits Payable at Death or in 15 Years.	Without Profits Payable at Death or in 20 Years.	Without Profits Payable at Death or in 25 Years.
	$	$	$	$	$	$	$	$	$	$
20	32 95	28 05	66 70	49 00	89 20	77 55	69 60	80 65	70 10	61 60
21	33 50	28 55	66 75	49 15	89 30	77 65	69 75	80 70	70 15	61 70
22	34 10	29 05	66 80	49 25	89 35	77 75	69 85	80 80	70 25	61 80
23	34 70	29 60	66 90	49 35	89 40	77 85	70 00	80 85	70 30	61 90
24	35 35	30 15	67 00	49 50	89 45	77 95	70 15	80 90	70 40	62 00
25	36 05	30 75	67 15	49 70	89 55	78 10	70 35	81 00	70 50	62 15
26	36 80	31 40	67 30	49 90	89 70	78 25	70 60	81 05	70 60	62 25
27	37 55	32 10	67 50	50 15	89 90	78 45	70 90	81 15	70 70	62 40
28	38 30	32 80	67 70	50 35	90 05	78 70	71 15	81 25	70 80	62 55
29	39 10	33 50	67 85	50 60	90 25	78 90	71 45	81 35	70 95	62 75
30	39 90	34 25	68 05	50 85	90 40	79 15	71 75	81 45	71 10	62 90
31	40 75	35 00	68 25	51 15	90 55	79 35	72 10	81 55	71 25	63 10
32	41 60	35 80	68 45	51 45	90 75	79 60	72 40	81 70	71 40	63 35
33	42 50	36 60	68 65	51 80	90 95	79 85	72 75	81 85	71 55	63 60
34	43 40	37 45	68 85	52 15	91 15	80 10	73 15	82 00	71 75	63 85
35	44 35	38 35	69 15	52 50	91 35	80 40	73 55	82 15	72 00	64 15
36	45 35	39 30	69 45	52 90	91 60	80 75	74 00	82 30	72 20	64 45
37	46 35	40 30	69 75	53 35	91 85	81 05	74 45	82 50	72 45	64 85
38	47 40	41 30	70 05	53 80	92 10	81 40	74 95	82 70	72 75	65 25
39	48 50	42 30	70 35	54 25	92 35	81 80	75 50	82 95	73 05	65 65
40	49 60	43 45	70 70	54 90	92 65	82 20	76 10	83 20	73 40	66 15
41	50 80	44 65	71 10	55 75	92 95	82 65	76 70	83 50	73 80	66 70
42	52 05	45 95	71 60	56 25	93 35	83 15	77 45	83 80	74 25	67 30
43	53 35	47 35	72 15	57 05	93 80	83 75	78 25	84 15	74 70	67 95
44	54 75	48 80	72 70	57 95	94 30	84 40	79 15	84 55	75 25	68 65
45	56 20	50 35	73 35	58 95	94 85	85 15	80 10	85 00	75 85	69 45
46	57 70	52 00	74 05	60 05	95 45	85 90	81 10	85 50	76 50	70 35
47	59 25	53 70	74 85	61 15	96 05	86 70	82 20	86 05	77 25	71 30
48	60 90	55 50	75 65	62 35	96 70	87 60	83 35	86 70	78 05	72 35
49	62 60	57 40	76 50	63 70	97 40	88 50	84 55	87 35	78 95	73 55
50	64 40	59 40	77 45	65 15	98 15	89 50	85 85	88 15	79 95	74 80
51	66 30	61 60	78 55	66 75	99 00	90 00	87 30	89 00	81 05	76 20
52	68 30	63 95	79 75	68 50	99 95	91 85	88 85	89 95	82 25	77 70
53	70 40	66 45	81 05	70 50	101 00	93 20	90 55	90 95	83 55	79 30
54	72 65	69 20	82 45	72 65	102 15	94 65	92 35	92 10	85 00	81 05
55	75 00	72 15	84 00	75 10	103 40	96 25	94 35	93 35	86 60	82 95
56	77 55	------	85 75	------	104 80	97 95	------	94 75	88 30	84 95
57	80 25	------	87 65	------	106 35	99 85	------	96 30	90 15	87 15
58	83 10	------	89 75	------	108 05	101 90	------	97 95	92 20	89 50
59	86 20	------	92 05	------	109 85	104 15	------	99 80	94 40	92 00
60	89 55	------	94 65	------	111 85	106 55	------	101 85	96 80	94 70

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	LIFE.					ENDOWMENT. CONTINUOUS ANNUAL PREMIUMS. Return of one-half the Premiums in event of death before maturity.		
Age.	Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	25 Annual Premiums.	10 Years.	15 Years.	20 Years.
	$	$	$	$	$	$	$	$
21	18 70	43 95	32 75	27 30	24 20	107 14	67 64	48 59
22	19 15	44 70	33 35	27 80	24 65	107 22	67 75	48 71
23	19 60	45 55	33 95	28 30	25 10	107 28	67 88	48 88
24	20 10	46 40	34 60	28 85	25 60	107 39	68 05	49 07
25	20 65	47 30	35 30	29 45	26 10	107 56	68 26	49 30
26	21 20	48 25	36 00	30 05	26 65	107 78	68 50	49 60
27	21 80	49 25	36 75	30 70	27 25	108 03	68 78	50 00
28	22 40	50 30	37 55	31 35	27 85	108 28	69 03	50 31
29	23 00	51 35	38 30	32 00	28 45	108 55	69 45	50 65
30	23 65	52 40	39 10	32 70	29 05	108 80	69 72	50 96
31	24 35	53 45	39 95	33 40	29 70	109 04	70 02	51 48
32	25 05	54 60	40 80	34 15	30 35	109 43	70 32	51 87
33	25 80	55 75	41 65	34 90	31 05	109 70	70 66	52 28
34	26 60	56 90	42 55	35 65	31 80	110 01	71 01	52 80
35	27 45	58 10	43 50	36 45	32 55	110 23	71 57	53 50
36	28 30	59 35	44 45	37 30	33 30	110 65	72 01	53 93
37	29 20	60 65	45 40	38 15	34 15	110 99	72 47	54 68
38	30 15	61 95	46 45	39 05	35 00	111 37	72 95	55 30
39	31 15	63 25	47 50	40 00	35 85	111 75	73 66	55 98
40	32 20	64 65	48 55	40 95	36 80	112 37	74 23	56 53
41	33 30	66 05	49 70	41 95	37 80	112 88	74 88	57 99
42	34 50	67 55	50 90	43 05	38 85	113 46	75 83	58 93
43	35 80	69 15	52 15	44 20	39 95	114 12	76 67	60 24
44	37 15	70 80	53 45	45 40	41 15	114 85	77 60	61 70
45	38 55	72 50	54 85	46 65	42 40	115 88	78 86	63 29
46	40 05	74 25	56 30	48 00	43 70	116 76	80 25	65 04
47	41 65	76 00	57 75	49 40	45 10	117 71	81 47	66 91
48	43 30	77 85	59 25	50 85	46 55	118 25	83 06	68 94
49	45 05	79 70	60 85	52 35	48 10	120 03	84 82	71 16
50	46 90	81 65	62 50	53 95	49 75	121 20	86 41	73 96
51	48 90	83 65	64 25	55 65	.....	.....	.....	.....
52	51 00	85 75	66 10	57 45	.....	.....	.....	.....
53	53 25	87 95	68 05	59 40	.....	.....	.....	.....
54	55 65	90 25	70 10	61 45	.....	.....	.....	.....
55	58 20	92 65	72 30	63 65	.....	.....	.....	.....
56	60 90	95 15	74 60	.....	.....	.....	.....	.....
57	63 80	97 75	77 00	.....	.....	.....	.....	.....
58	66 85	100 50	79 60	.....	.....	.....	.....	.....
59	70 15	103 40	82 30	.....	.....	.....	.....	.....
60	73 65	106 40	85 25	.....	.....	.....	.....	.....

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ENDOWMENT

CONTINUOUS ANNUAL PREMIUMS.

Age.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	35 Years.	Age 70
	$	$	$	$	$	$	$
21	103 15	65 55	47 25	37 90	31 00	26 45	20 20
22	103 15	65 60	47 35	38 00	31 15	26 60	20 75
23	103 20	65 65	47 45	38 10	31 30	26 80	21 30
24	103 25	65 75	47 55	38 25	31 45	27 00	21 90
25	103 35	65 85	47 70	38 40	31 65	27 25	22 60
26	103 45	66 00	47 85	38 60	31 90	27 55	23 20
27	103 60	66 15	48 00	38 80	32 15	27 85	23 90
28	103 75	66 30	48 20	39 05	32 40	28 15	24 65
29	103 90	66 50	48 40	39 30	32 70	28 50	25 45
30	104 00	66 65	48 60	39 55	33 00	28 85	26 30
31	104 15	66 80	48 80	39 80	33 30	29 25	27 15
32	104 30	67 00	49 00	40 05	33 65	29 65	28 05
33	104 45	67 15	49 20	40 35	34 00	30 10	29 00
34	104 60	67 35	49 45	40 70	34 40	30 60	30 05
35	104 80	67 55	49 75	41 05	34 85	31 10	31 10
36	105 00	67 80	50 05	41 40	35 30	31 70	32 30
37	105 15	68 05	50 35	41 80	35 85	32 30	33 50
38	105 35	68 30	50 70	42 25	36 40	33 00	34 80
39	105 55	68 60	51 05	42 70	36 95	33 70	36 15
40	105 75	68 90	51 45	43 25	37 60	34 50	37 60
41	106 00	69 25	51 90	43 85	38 35	.....	39 20
42	106 30	69 65	52 40	44 50	39 15	.....	40 90
43	106 70	70 10	52 95	45 25	40 00	.....	42 75
44	107 10	70 60	53 55	46 05	41 00	.....	44 75
45	107 50	71 15	54 25	46 90	42 00	.....	46 90
46	108 00	71 75	55 00	47 85	.....	.....	49 20
47	108 50	72 35	55 80	48 85	.....	.....	51 30
48	109 00	73 05	56 70	49 95	.....	.....	53 55
49	109 55	73 75	57 65	51 15	.....	.....	56 00
50	110 15	74 55	58 65	52 50	.....	.....	58 65
51	110 80	75 45	59 80	.....	.....	.....	62 10
52	111 55	76 50	61 05	.....	.....	.....	65 90
53	112 40	77 60	62 45	.....	.....	.....	70 15
54	113 35	78 85	64 00	.....	.....	.....	74 85
55	114 40	80 20	65 65	.....	.....	.....	80 20
56	115 55	81 65	.....	.....	.....	.....	86 20
57	116 80	83 30	.....	.....	.....	.....	93 10
58	118 20	85 05	.....	.....	.....	.....	101 05
59	119 75	87 00	.....	.....	.....	.....	110 40
60	121 45	89 15	.....	.....	.....	.....	121 45

For Notes see pages 223-24

	LIFE WITHOUT PROFITS.					TERM WITHOUT PROFITS. Annual Premiums				
Age.	Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	25 Annual Premiums.	For 10 Years.	For 7 Years.	For 5 Years.	For 3 Years	For 1 Year.
	$	$	$	$	$	$	$	$	$	$
21	15 70	38 70	28 35	23 45	20 65	9 08	9 72	9 65	9 00	9 55
22	16 10	39 40	28 90	23 90	21 05	10 13	9 81	9 69	9 63	9 60
23	16 55	40 15	29 45	24 40	21 45	10 29	9 90	9 71	9 72	9 66
24	17 00	40 95	30 05	24 90	21 90	10 49	10 08	9 80	9 74	9 71
25	17 50	41 75	30 70	25 45	22 40	10 74	10 34	10 02	9 78	9 75
26	18 00	42 65	31 35	26 00	22 95	11 03	10 64	10 32	9 98	9 87
27	18 55	43 60	32 05	26 60	23 50	11 40	10 97	10 68	10 34	9 98
28	19 15	44 55	32 75	27 20	24 05	11 76	11 30	11 03	10 73	10 35
29	19 75	45 50	33 50	27 80	24 60	12 14	11 64	11 36	11 09	10 73
30	20 35	46 45	34 25	28 45	25 15	12 51	11 97	11 67	11 40	11 15
31	20 95	47 45	35 00	29 10	25 75	12 87	12 33	11 97	11 69	11 42
32	21 65	48 50	35 75	29 75	26 40	13 23	12 71	12 30	11 96	11 69
33	22 35	49 55	36 55	30 45	27 05	13 62	13 10	12 69	12 27	11 96
34	23 10	50 65	37 40	31 20	27 70	14 03	13 52	13 13	12 68	12 27
35	23 90	51 75	38 25	31 90	28 40	14 46	13 94	13 58	13 14	12 66
36	24 70	52 90	39 15	32 70	29 15	14 94	14 34	14 03	13 62	13 14
37	25 55	54 05	40 05	33 50	29 90	15 47	14 76	14 42	14 09	13 65
38	26 45	55 25	41 00	34 35	30 70	16 04	15 18	14 79	14 49	14 10
39	27 35	56 70	41 95	35 20	31 55	16 67	15 66	15 18	14 84	14 54
40	28 35	57 75	42 95	36 10	32 35	17 36	16 23	15 59	15 15	14 87
41	29 40	59 05	44 00	37 00	33 30	18 14	16 89	16 13	15 54	15 12
42	30 50	60 45	45 10	38 00	34 25	18 98	17 69	16 82	16 05	15 48
43	31 70	61 90	46 25	39 10	35 30	19 94	18 59	17 66	16 74	16 05
44	33 00	63 45	47 45	40 20	36 40	20 97	19 56	18 60	17 61	16 67
45	34 35	65 00	48 75	41 40	37 60	22 13	20 61	19 65	18 63	17 58
46	35 75	66 60	50 05	42 60	38 80	23 36	21 71	20 73	19 71	18 66
47	37 25	68 25	51 40	43 90	40 10	24 66	22 85	21 80	20 81	19 77
48	38 80	69 95	52 80	45 20	41 45	26 07	24 08	22 91	21 89	20 82
49	40 45	71 65	54 25	46 65	42 90	27 60	25 40	24 09	22 97	21 95
50	42 15	73 45	55 80	48 10	44 40	29 27	26 84	25 38	24 08	23 01
51	44 00	75 30	57 40	49 70	.....	31 13	28 44	26 82	25 35	24 05
52	46 00	77 20	59 10	51 35	.....	33 21	30 24	28 46	26 81	25 31
53	48 10	79 25	60 90	53 15	.....	35 51	32 24	30 29	28 47	26 84
54	50 35	81 40	62 80	55 05	.....	38 06	34 46	32 30	30 32	28 46
55	52 75	83 60	64 80	57 10	.....	40 85	36 90	34 52	32 36	30 35
56	55 30	85 90	66 95	.....	.....	.....	.....	.....	.....	.....
57	58 00	88 30	69 15	.....	.....	.....	.....	.....	.....	.....
58	60 90	90 85	71 55	.....	.....	.....	.....	.....	.....	.....
59	63 95	93 50	74 05	.....	.....	.....	.....	.....	.....	.....
60	67 25	96 25	76 75	.....	.....	.....	.....	.....	.....	.....

For Notes see pages 22-24

AUGMENTATION SYSTEM.

Age.	Life. 15 Annual Premiums.	Life. 20 Annual Premiums.	Life. 25 Annual Premiums.	Endowment. Continuous Annual Premiums. 15 Years.	Endowment. Continuous Annual Premiums. 20 Years.	Endowment. Continuous Annual Premiums. 25 Years.	Life. Semi-Tontine Annual Premiums.	Life. Semi-Tontine 20 Annual Premiums.
	$	$	$	$	$	$	$	$
21	35 70	31 00	28 40	76 55	58 20	47 15	17 10	23 90
22	36 40	31 60	29 00	76 60	58 25	47 25	17 55	24 35
23	37 10	32 25	29 60	76 65	58 35	47 35	18 00	24 80
24	37 85	32 90	30 20	76 75	58 45	47 50	18 45	25 30
25	38 65	33 60	30 85	76 85	58 60	47 65	19 00	25 85
26	39 50	34 35	31 55	77 00	58 75	47 85	19 40	26 45
27	40 35	35 10	32 25	77 15	58 95	48 05	19 85	27 05
28	41 20	35 90	33 00	77 30	59 15	48 30	20 30	27 65
29	42 10	36 70	33 75	77 45	59 30	48 50	20 90	28 30
30	43 05	37 50	34 50	77 60	59 50	48 75	21 40	28 95
31	44 00	38 35	35 25	77 75	59 70	49 00	22 10	29 60
32	44 95	39 20	36 10	77 95	59 90	49 25	22 80	30 25
33	45 95	40 10	36 95	78 10	60 10	49 55	23 35	31 00
34	46 95	41 00	37 80	78 30	60 35	49 90	24 10	31 75
35	48 00	41 95	38 70	78 50	60 65	50 25	24 90	32 50
36	49 10	42 95	39 65	78 75	60 95	50 60	25 75	33 30
37	50 20	43 95	40 60	79 00	61 25	51 00	26 45	34 10
38	51 35	45 00	41 60	79 25	61 60	51 45	27 35	34 95
39	52 55	46 05	42 65	79 50	61 95	51 90	28 35	35 80
40	53 80	47 20	43 70	79 80	62 35	52 40	29 35	36 70
41	55 05	48 35	44 85	80 15	62 80	52 90	30 45	37 70
42	56 35	49 55	46 05	80 50	63 25	53 65	[illegible]	38 70
43	57 75	50 85	47 30	80 95	63 80	54 35	[illegible]	[illegible]
44	59 20	52 20	48 60	81 45	64 45	55 15	[illegible]	[illegible]
45	60 70	53 60	50 00	81 95	65 10	56 00	[illegible]	42 10
46	62 30	55 05	.....	82 55	65 85	.....	37 00	43 35
47	63 90	56 60	.....	83 15	66 65	.....	38 50	44 65
48	65 55	58 15	.....	83 80	67 50	.....	40 10	46 05
49	67 25	59 80	.....	84 50	68 45	.....	41 85	47 45
50	69 00	61 50	.....	85 25	69 45	.....	43 65	48 95
51	.....	.....	.....	.....	.....	.....	45 95	50 55
52	.....	.....	.....	.....	.....	.....	48 00	52 25
53	.....	.....	.....	.....	.....	.....	50 20	54 10
54	.....	.....	.....	.....	.....	.....	52 55	56 00
55	.....	.....	.....	.....	.....	.....	55 05	58 10
56	.....	.....	.....	.....	.....	.....	57 75	.....
57	.....	.....	.....	.....	.....	.....	61 05	.....
58	.....	.....	.....	.....	.....	.....	64 05	.....
59	.....	.....	.....	.....	.....	.....	67 30	.....
60	.....	.....	.....	.....	.....	.....	70 75	.....

For Notes see pages 223-24

INVESTMENT AND TRUST POLICY.

Payable at undermentioned age or earlier death.
Annual Premiums for Assurance of $3,000.

Age.	60	65	70	Without Profits. 60	65	70
	$	$	$	$	$	$
20	41 43	37 31	....	38 24	34 43	.....
21	42 94	38 53	....	39 65	35 57	.....
22	44 45	39 78	.....	41 04	36 72	.....
23	46 14	41 08	....	42 54	37 92	.....
24	47 85	42 48	.....	44 16	39 22	.....
25	49 74	44 00	40 47	45 90	40 62	37 35
26	51 80	45 62	41 77	47 79	42 11	38 55
27	54 01	47 36	43 23	49 84	43 72	39 94
28	56 34	49 19	44 77	52 04	45 40	41 34
29	58 83	51 13	46 37	54 30	47 20	42 80
30	61 51	53 16	48 05	56 75	49 07	44 36
31	64 33	55 29	49 80	59 36	51 05	45 97
32	67 35	57 58	51 68	62 16	53 14	47 69
33	70 63	60 00	53 63	65 20	55 39	49 51
34	74 18	61 74	55 73	68 48	57 82	51 44
35	78 03	65 44	57 96	71 87	60 40	53 50
36	82 18	68 74	60 33	75 86	63 17	55 69
37	86 74	71 65	62 81	80 07	66 11	57 98
38	91 65	75 05	65 45	84 60	69 29	60 44
39	97 06	78 74	68 29	89 60	72 68	63 05
40	103 04	82 75	71 30	95 10	76 39	65 84
41	109 68	87 14	74 56	101 23	80 44	68 83
42	117 06	91 91	78 14	108 06	84 84	72 09
43	125 37	97 14	81 92	115 72	89 68	75 62
44	134 75	102 22	86 03	127 25	95 01	79 44
45	145 39	109 26	90 51	134 19	100 85	83 54
46	157 51	116 25	95 32	145 37	107 31	88 00
47	171 44	123 97	100 55	158 26	114 43	92 78
48	187 63	132 54	106 12	173 20	122 30	97 97
49	205 64	142 11	112 24	190 81	131 17	103 60
50	229 60	152 95	118 93	211 91	141 20	109 79
51	.....	165 34	126 30	.....	152 60	116 58
52	.....	179 52	134 49	....	165 75	124 14
53	....	196 20	143 59	....	181 05	132 55
54	.....	216 00	153 77	.....	199 05	141 95
55	....	238 94	165 26	....	220 53	152 55
56	....	....	178 27	....	.....	164 55
57	....	.....	193 15	....	.....	178 27
58	.....	.....	210 31	.....	.....	194 14
59	....	.....	230 46	.....	.....	212 74
60	.....	.....	254 35	.....	.....	235 00

LIFE.

Special Reduced System.

Premium for 1st 5 Years.	Premium for remainder of life.	Without Profits. Premium for 1st 5 Years.	Prem. for remainder of life.
$	$	$	$
.....	....	.....	.....
.....	....	.....	.....
.....	.....	.....	.....
.....	....	.....	.....
.....	.....	....	.....
11 55	22 00	11 55	19 70
11 95	23 65	11 95	20 35
12 30	24 35	12 30	21 00
12 70	25 05	12 70	21 65
13 10	25 80	13 10	22 35
13 55	26 60	13 55	23 10
13 90	27 40	13 90	23 85
14 45	28 25	14 45	24 65
14 95	29 15	14 95	25 45
15 45	30 10	15 45	26 35
16 00	31 05	16 00	27 30
16 60	32 10	16 60	28 25
17 20	33 20	17 20	29 30
17 85	34 35	17 85	30 40
18 50	35 60	18 50	31 50
19 20	36 90	19 20	32 75
19 95	38 25	19 95	34 05
20 80	39 70	20 80	35 40
21 65	41 30	21 65	36 90
22 60	43 00	22 60	38 45
23 55	44 75	23 55	40 15
24 60	46 65	24 60	41 95
25 70	48 65	25 70	43 80
26 90	50 80	26 90	45 80
28 10	53 05	28 10	47 90
29 45	55 45	29 45	50 15
.....	...	.....	.....
.....	.....	.....	.....
.....	.....	.....	.....
.....	.....	.....	.....
.....	.....	.....	.....
.....	.....	.....	.....
.....	.....	.....	.....
.....	.....	.....	.....
.....	.....	.....	.....
.....	.....	.....	.....
.....	.....	.....	.....

For Notes see pages 223-24

Age.	Guaranteed Cash Value. Loan and Paid-up Policies. Life. Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	25 Annual Premiums.	Endowment. Continuous Annual Premiums. 15 Years.	20 Years.	25 Years.	5% Investment Contract. Life. 20 Annual Premiums.	Endowment. 20 Years.
	$	$	$	$	$	$	$	$	$
21	19 35	33 25	27 85	24 75	66 00	47 55	38 35	35 75	61 90
22	19 80	33 85	28 35	25 20	66 05	47 65	38 45	36 40	62 05
23	20 25	34 45	28 85	25 65	66 10	47 70	38 55	37 10	62 15
24	20 70	35 10	29 40	26 15	66 20	47 85	38 70	37 80	62 30
25	21 25	35 75	30 00	26 65	66 30	47 95	38 85	38 60	62 50
26	21 85	36 45	30 55	27 20	66 45	48 15	39 05	39 40	62 70
27	22 45	37 20	31 20	27 80	66 60	48 30	39 25	40 20	62 90
28	23 05	38 00	31 85	28 40	66 75	48 50	39 50	41 10	63 15
29	23 65	38 75	32 50	29 00	66 95	48 70	39 75	41 90	63 40
30	24 25	39 55	33 20	29 60	67 10	48 90	40 00	42 85	63 65
31	24 95	40 40	33 90	30 25	67 25	49 10	40 25	43 75	63 95
32	25 65	41 25	34 65	30 85	67 45	49 30	40 50	44 75	64 20
33	26 40	42 10	35 40	31 55	67 60	49 50	40 80	45 70	64 45
34	27 20	42 95	36 10	32 30	67 80	49 75	41 15	46 70	64 80
35	28 05	43 90	36 90	33 05	68 00	50 05	41 50	47 75	65 17
36	28 90	44 85	37 75	33 80	68 25	50 35	41 85	48 85	65 55
37	29 80	45 80	38 60	34 65	68 50	50 65	42 20	50 00	65 95
38	30 70	46 85	39 50	35 50	68 75	51 00	42 65	51 15	66 40
39	31 70	47 85	40 45	36 30	69 05	51 35	43 10	52 40	66 90
40	32 75	48 90	41 40	37 25	69 35	51 75	43 65	53 65	67 40
41	33 85	50 05	42 35	38 25	69 70	52 20	44 25	54 95	68 00
42	35 05	51 25	43 45	39 30	70 10	52 70	44 90	56 40	68 65
43	36 30	52 50	44 60	40 40	70 55	53 25	45 65	57 90	69 35
44	37 65	53 80	45 80	41 60	71 05	53 85	46 45	59 50	70 15
45	39 05	55 15	47 05	42 80	71 60	54 55	47 30	61 10	71 05
46	40 55	56 60	48 35	44 00	72 20	55 30	48 25	62 90	72 05
47	42 15	58 05	49 75	45 50	72 80	56 10	49 20	64 70	73 10
48	43 75	59 55	51 20	46 95	73 50	56 95	50 30	66 60	74 30
49	45 50	61 10	52 75	48 45	74 20	57 90	51 50	68 60	75 50
50	47 35	62 75	54 25	50 10	75 00	58 90	52 85	70 70	76 85
51	49 30	64 50	55 95	.....	75 90	60 05	.....	.....	.....
52	51 40	66 30	57 75	.....	76 95	61 30	.....	.....	.....
53	53 65	68 25	59 70	.....	78 05	62 70	.....	.....	.....
54	56 00	70 30	61 70	.....	79 25	64 25	.....	.....	.....
55	58 55	72 45	63 90	.....	80 60	65 90	.....	.....	.....
56	61 20	74 75	.....	.....	82 05	.....	.....	.....	.....
57	64 10	77 15	.....	.....	83 70	.....	.....	.....	.....
58	67 10	79 70	.....	.....	85 45	.....	.....	.....	.....
59	70 40	82 40	.....	.....	87 40	.....	.....	.....	.....
60	73 85	85 35	.....	.....	89 55	.....	.....	.....	.....

For Notes see pages 223-24

	GUARANTEED CASH VALUE. Loan and Paid-up Policies.						5% Investment Contract.		
	LIFE.	ENDOWMENT. Continuous Annual Premiums.		ENDOWMENT. Ten Annual Premiums.			Life.	Endowment. Continuous Annual Premiums.	
Age.	10 Annual Premiums.	10 Years.	20 Years.	15 Years.	20 Years.	25 Years.	Annual Premiums.	15 Years.	25 Years.
	$	$	$	$	$	$	$	$	$
21	44 35	103 85	31 50	89 40	77 55	70 00	25 30	85 90	49 65
22	45 10	103 85	31 65	89 45	77 60	70 10	26 95	85 95	49 80
23	45 95	103 85	31 80	89 50	77 70	70 25	26 55	86 00	49 90
24	46 80	103 90	31 95	89 55	77 85	70 40	27 10	86 15	50 10
25	47 70	104 00	32 15	89 70	78 00	70 60	27 85	86 25	50 30
26	48 60	104 10	32 40	89 85	78 20	70 85	28 60	86 45	50 55
27	49 60	104 25	32 65	90 00	78 40	71 15	29 50	86 65	50 85
28	50 65	104 40	32 90	90 15	78 60	71 40	30 20	86 85	51 15
29	51 70	104 55	33 20	90 35	78 80	71 70	31 00	87 10	51 50
30	52 75	104 65	33 50	90 50	79 05	72 00	31 75	87 30	51 80
31	53 80	104 80	33 80	90 70	79 25	72 30	32 70	87 50	52 15
32	54 90	104 95	34 15	90 85	79 50	72 60	33 60	87 75	52 45
33	56 05	105 10	34 50	91 05	79 75	72 95	34 60	88 00	52 85
34	57 20	105 25	34 90	91 25	80 05	73 35	35 65	88 25	53 30
35	58 65	105 45	35 35	91 45	80 35	73 80	36 75	88 50	53 80
36	59 90	105 65	35 75	91 70	80 65	74 25	37 85	88 80	54 25
37	61 15	105 80	36 30	91 95	81 00	74 70	39 05	89 15	54 75
38	62 45	105 95	36 85	92 20	81 35	75 20	40 20	89 45	55 35
39	63 75	106 15	37 40	92 45	81 70	75 70	41 55	89 85	55 95
40	65 15	106 35	38 05	92 75	82 10	76 30	42 90	90 25	56 65
41	66 55	106 60	38 80	93 05	82 50	76 95	44 35	90 70	57 45
42	68 00	106 90	39 60	93 45	83 05	77 70	45 90	91 25	58 30
43	69 60	107 30	40 45	93 85	83 65	78 45	47 55	91 85	59 25
44	71 25	107 70	41 45	94 35	84 30	79 35	49 30	92 50	60 35
45	72 90	108 10	42 40	94 90	85 00	80 30	51 15	93 20	61 46
46	74 65	108 60	.....	95 50	85 80	81 35	53 10	94 00	.....
47	76 40	109 10	.....	96 10	86 60	82 45	55 20	94 75	.....
48	78 25	109 60	.....	96 75	87 50	83 60	57 30	95 70	.....
49	80 95	110 15	.....	97 45	88 45	84 75	59 60	96 60	.....
50	82 00	110 70	.....	98 25	89 40	86 10	62 05	97 65	.....
51	84 00	111 40	.....	99 05	90 50	.....	.....	.....	.....
52	86 05	112 10	.....	100 00	91 70	.....	.....	.....	.....
53	88 25	112 95	.....	101 05	93 05	.....	.....	.....	.....
54	90 55	113 90	.....	102 20	94 45	.....	.....	.....	.....
55	92 90	114 95	.....	103 50	96 05	.....	.....	.....	.....
56	95 40	116 10	.....	104 90	.....	.....	.....	.....	.....
57	97 95	117 35	.....	106 35	.....	.....	.....	.....	.....
58	100 70	118 70	.....	108 05	.....	.....	.....	.....	.....
59	103 55	120 25	.....	109 90	.....	.....	.....	.....	.....
60	106 55	121 95	.....	111 90	.....	.....	.....	.....	.....

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COMBINED LIFE AND ENDOWMENT.

Age next birthday.	Ten Years. Ten Annual Premiums. Half of Premiums paid returned in case of death before maturity.	Ordinary Premiums. With Profits.	Ordinary Premiums. Without Profits.	Guaranteed results at end of 10 y'rs. Free paid up Policy for $1000 or cash	Fifteen Years. Fifteen Annual Premiums. Half of Premiums paid returned in case of death before maturity.	Ordinary P're-miums. With Profits.	Ordinary P're-miums. Without Profits.	Guaranteed results at end of 15 years. Free paid-up Policy for $1000 or cash
	$ c	$ c.	$ c.	$	$ c.	$ c.	$ c.	$
25	55 60	54 10	47 80	450	40 57	38 85	34 35	500
26	56 80	55 25	48 90	460	41 42	39 65	35 10	510
27	58 15	56 50	49 95	470	42 49	40 50	35 80	520
28	59 46	57 70	51 05	480	43 30	41 30	36 50	530
29	60 73	58 95	52 15	490	44 17	42 10	37 25	540
30	62 09	60 15	53 25	500	45 15	42 95	38 00	550
31	63 40	61 40	54 30	510	46 02	43 75	38 70	560
32	65 22	62 60	55 40	520	47 02	44 60	39 45	570
33	66 03	63 85	56 45	530	48 01	45 45	40 25	580
34	67 87	65 05	57 55	540	49 01	46 35	41 00	590
35	68 81	66 35	58 70	550	50 14	47 30	41 85	600
36	70 14	67 60	59 80	560	51 24	48 20	42 65	610
37	71 61	68 90	60 95	570	52 47	49 15	43 50	620
38	73 09	70 20	62 10	580	53 48	50 10	44 35	630
39	74 50	71 50	63 25	590	54 71	51 10	45 20	640
40	76 11	72 90	64 50	600	56 02	52 15	46 10	650
41	77 75	74 30	65 70	610	57 26	53 20	47 05	660
42	80 56	75 75	67 00	620	59 02	54 35	48 05	670
43	81 24	77 25	68 35	630	60 22	55 50	49 10	680
44	83 00	78 80	69 70	640	61 91	56 80	50 25	690
45	84 94	80 40	71 15	650	63 63	58 10	51 40	700
46	86 95	82 05	72 60	660	65 45	59 45	52 60	710
47	88 95	83 75	74 10	670	67 40	60 90	53 85	720
48	91 06	85 45	75 60	680	69 41	62 35	55 15	730
49	93 27	87 20	77 15	690	71 02	63 85	56 50	740
50	95 59	89 00	78 75	700	74 01	65 50	57 95	750
51	98 06	90 90	80 45	710	76 46	67 20	59 45	760
52	100 71	92 90	82 20	720	79 14	69 05	61 05	770
53	103 56	95 05	84 10	730	82 15	70 95	62 80	780
54	106 63	97 30	86 05	740	85 26	73 05	64 60	790
55	109 46	98 65	88 15	750	88 74	75 20	66 55	800

For Notes see pages 223-24

Age next birthday.	COMBINED LIFE AND ENDOWMENT. TWENTY YEARS. 20 Annual Premiums. Half of Premiums paid returned in case of death before maturity.	Ordinary Premiums. With Profits.	Ordinary Premiums. Without Profits.	Guaranteed results at end of 20 years. Free paid-up Policy for $1000 or cash	ENDOWMENT. INCOME POLICY. Half of Premiums paid returned in case of death before maturity. 15 Years.	20 Years.	25 Years.
	$ c.	$ c.	$ c.	$	$ c.	$ c.	$ c.
25	33 10	31 15	27 55	550	99 00	68 00	50 00
26	33 76	31 75	28 10	560	99 05	68 20	50 40
27	[illegible] 54	32 40	28 65	570	99 10	68 40	50 80
28	[illegible] 3[illegible]	33 05	29 20	580	99 15	68 60	51 20
29	[illegible] 06	33 70	29 80	590	99 20	68 80	51 60
30	[illegible] 86	34 35	30 40	600	99 25	69 00	52 00
31	37 73	35 05	31 00	610	99 30	69 20	52 40
32	38 03	35 75	31 60	620	99 35	69 40	52 80
33	39 51	36 45	32 25	630	99 40	69 60	53 20
34	40 36	37 20	32 90	640	99 45	69 80	53 60
35	41 24	37 95	33 60	650	99 50	70 00	54 00
36	42 28	38 75	34 20	660	99 55	70 20	54 40
37	43 33	39 55	35 00	670	99 60	70 40	54 80
38	44 45	40 40	35 75	680	99 65	70 60	55 20
39	45 60	41 25	36 50	690	99 70	70 80	55 60
40	46 87	42 20	37 30	700	99 75	71 00	56 00
41	48 18	43 15	38 20	710	99 80	71 20	56 40
42	49 63	44 20	39 10	720	99 85	71 40	56 80
43	51 18	45 30	40 10	730	99 90	71 60	57 20
44	52 87	46 50	41 15	740	99 95	71 80	57 60
45	54 66	47 75	42 25	750	100 00	72 00	58 00
46	56 70	49 05	43 40	760			
47	58 74	50 45	44 60	770			
48	60 83	51 85	45 85	780			
49	62 17	53 35	47 20	790			
50	65 75	55 00	48 65	800			
51	68 57	56 70	50 15	810			
52	71 60	58 50	51 75	820			
53	74 99	60 50	53 50	830			
54	78 62	62 60	55 40	840			
55	82 61	64 90	57 45	850			

The following options are given in settlement at maturity of Policy:

I. Cash $1000 and Life Annuity $30.

II. Cash $500, Paid-up Policy $500 and Life Annuity $50.

III. Paid-up Policy $1000 and Life Annuity $70.

IV. Life Annuity $100.

Together with profits.

For Notes see pages 223-24

Age.	ENDOWMENT Payable at death or at Age 50	55	60	65	ENDOWMENT WITHOUT PROFITS. Continuous Annual Premiums. 10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	35 Years.
	$	$	$	$	$	$	$	$	$	$
20	28 60	24 35	21 50	19 60	94 70	59 75	42 75	32 95	26 75	22 55
21	29 80	25 25	22 20	20 10	94 75	59 80	42 85	33 05	26 85	22 70
22	31 10	26 15	23 00	20 70	94 75	59 85	42 95	33 15	27 00	22 85
23	32 45	27 15	23 65	21 30	94 80	59 95	43 05	33 30	27 15	23 05
24	33 95	28 20	24 45	21 95	94 90	60 05	43 15	33 45	27 35	23 30
25	35 60	29 25	25 30	22 60	95 00	60 20	43 30	33 60	27 55	23 55
26	37 40	30 60	26 25	23 35	95 15	60 35	43 45	33 80	27 80	23 80
27	39 35	31 95	27 20	24 15	95 25	60 50	43 65	34 00	28 05	24 10
28	41 40	33 40	28 30	25 00	95 40	60 65	43 80	34 25	28 30	24 45
29	43 85	34 95	29 40	25 85	95 55	60 80	44 00	34 45	28 55	24 75
30	46 40	36 60	30 60	26 75	95 65	60 95	44 20	34 70	28 85	25 10
31	49 25	38 40	31 85	27 75	95 80	61 15	44 40	34 95	29 15	25 50
32	52 40	40 40	33 20	28 75	95 95	61 30	44 60	35 20	29 50	25 90
33	56 00	42 55	34 70	29 85	96 10	61 50	44 85	35 50	29 90	26 35
34	60 00	44 90	36 25	31 05	96 25	61 70	45 10	35 85	30 30	26 85
35	64 55	47 50	38 00	32 40	96 45	61 90	45 40	36 20	30 75	27 40
36	69 30	50 40	39 85	33 65	96 60	62 15	45 70	36 55	31 20	27 95
37	75 75	53 60	41 90	35 05	96 80	62 40	46 00	36 95	31 70	28 55
38	82 75	57 20	44 10	36 60	97 00	62 65	46 35	37 40	32 25	29 25
39	91 00	61 25	46 60	38 25	97 20	62 95	46 75	37 85	32 85	29 95
40	100 90	65 80	49 15	40 05	97 40	63 25	47 15	38 40	33 50	.....
41	....	71 05	52 10	42 00	97 70	63 65	47 60	39 00	34 25	....
42	.....	77 10	55 40	44 10	98 05	64 05	48 15	39 70	35 05	.....
43	.....	84 20	59 05	46 45	98 40	64 50	48 75	40 40	35 95	...
44	.....	92 55	63 20	49 00	98 80	65 05	49 40	41 20	36 90	.....
45	.....	102 60	68 90	51 85	99 25	65 60	50 10	42 10	.....	.....
46	.....	.....	73 40	54 95	99 70	66 20	50 85	43 05	.....	.....
47	.....	.....	79 45	58 35	100 20	66 80	51 70	44 05	..	...
48	.....	.....	86 80	62 15	100 70	67 50	52 60	45 15	.....	....
49	.....	.....	95 05	66 40	101 25	68 25	53 55	46 35	.....	.....
50	.....	.....	105 10	71 20	101 90	69 10	54 60	.....	....	.....
51	.....	.....	.....	76 65	102 60	70 05	55 80	.....	.....	.....
52	.....	.....	.....	82 95	103 40	71 10	57 10	.....	.....	.....
53	.....	.....	...	90 25	104 25	72 25	58 55	.....	.....	.....
54	.....	.....	.....	98 90	105 25	73 55	60 15	.....	...	.....
55	.....	.....	.....	109 15	106 35	74 95	.....	.....	.....	....
56	.....	.....	...	.....	107 55	76 45	.....	.....	.....	.....
57	.....	.....	...	....	108 85	78 15	.....	.....	.....	.....
58	.....	.....	.....	....	110 30	80 00	.....	.....	.....	.....
59	.....	.....	.....	....	111 85	82 00	.....	.....	.....	.....
60	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....

For Notes see pages 223-24

	ENDOWMENT. WITHOUT PROFITS. TEN ANNUAL PREMIUMS.				ENDOWMENT. TEN ANNUAL PREMIUMS.			
	PAYABLE AT DEATH OR IN				PAYABLE AT DEATH OR IN			
Age.	15 Years.	20 Years.	25 Years.	30 Years.	15 Years.	20 Years.	25 Years.	30 Years.
	$	$	$	$	$	$	$	$
21	81 50	70 50	61 75	54 75	88 65	76 95	69 30	61 70
22	81 55	70 55	61 85	54 90	88 70	77 00	69 40	61 85
23	81 60	70 65	61 95	55 10	88 75	77 10	69 55	62 05
24	81 65	70 75	62 10	55 30	88 80	77 25	69 70	62 30
25	81 75	70 90	62 30	55 55	88 95	77 40	69 90	62 60
26	81 90	71 10	62 50	55 85	89 10	77 60	70 15	62 90
27	82 05	71 30	62 80	56 20	89 25	77 80	70 45	63 25
28	82 25	71 50	63 05	56 55	89 40	78 00	70 70	63 65
29	82 40	71 70	63 30	56 90	89 60	78 20	71 00	64 05
30	82 55	71 90	63 60	57 25	89 75	78 45	71 30	64 45
31	82 70	72 10	63 90	57 65	89 95	78 65	71 65	64 85
32	82 85	72 35	64 20	58 05	90 10	78 90	71 95	65 30
33	83 05	72 60	64 50	58 50	90 30	79 15	72 30	65 75
34	83 25	72 85	64 85	59 00	90 50	79 45	72 70	66 30
35	83 45	73 15	65 25	59 50	90 70	79 75	73 15	66 85
36	83 70	73 45	65 65	60 05	90 95	80 05	73 60	67 45
37	83 90	73 75	66 10	60 65	91 20	80 40	74 05	68 10
38	84 15	74 05	66 55	61 25	91 45	80 75	74 55	68 75
39	84 40	74 40	67 05	61 90	91 70	81 10	75 05	69 50
40	84 65	74 80	67 60	62 65	92 00	81 50	75 65	70 25
41	84 95	75 25	68 15	63 40	92 30	81 95	76 30	71 10
42	85 35	75 70	68 85	64 25	92 70	82 50	77 05	72 05
43	85 75	76 30	69 60	65 20	93 15	83 10	77 85	73 10
44	86 25	76 90	70 40	66 25	93 65	83 75	78 75	74 20
45	86 75	77 60	71 30	67 40	94 20	84 45	79 70	75 45
46	87 30	78 30	72 25	.....	94 80	85 25	80 75	.....
47	87 85	79 10	73 25	.....	95 40	86 05	81 85	.....
48	88 50	79 90	74 30	.....	96 05	86 95	83 00	.....
49	89 15	80 75	75 45	.....	96 75	87 90	84 20	.....
50	89 85	81 70	76 65	.....	97 55	88 90	85 55	.....
51	90 65	82 75	.....	.....	98 35	90 00	.....	.....
52	91 55	83 90	.....	.....	99 35	91 20	.....	.....
53	92 55	85 15	.....	.....	100 40	92 55	.....	.....
54	93 65	86 55	.....	.....	101 55	94 00	.....	.....
55	94 85	88 05	.....	.....	102 85	95 60	.....	.....
56	96 15	.....	.....	.....	104 25	.....	.....	.....
57	97 60	.....	.....	.....	105 75	.....	.....	.....
58	99 20	.....	.....	.....	107 45	.....	.....	.....
59	100 95	.....	.....	.....	109 30	.....	.....	.....
60	102 85	.....	.....	.....	111 30	.....	.....	.....

For Notes see pages 223–24

Age.	LIFE. Annual Premiums.	LIFE. 10 Annual Premiums.	LIFE. 15 Annual Premiums.	LIFE. 20 Annual Premiums.	ENDOWMENT. Continuous Annual Premiums. 10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	ENDOWMENT. Ten Annual Premiums. 15 Years.	20 Years.	25 Years.
	$	$	$	$	$	$	$	$	$	$	$	$
20	19 60	43 50	32 70	27 45	103 65	66 25	48 00	38 20	31 40	89 25	77 55	69 60
21	19 40	44 30	33 25	27 90	103 70	66 30	48 10	38 30	31 55	89 30	77 65	69 75
22	19 85	45 10	33 85	28 40	103 75	66 35	48 15	38 40	31 70	89 35	77 75	69 85
23	20 30	45 95	34 45	28 90	103 80	66 40	48 25	38 55	31 85	89 40	77 85	70 00
24	20 80	46 80	35 10	29 45	103 85	66 50	48 35	38 70	32 00	89 50	77 95	70 15
25	21 30	47 70	35 75	30 00	103 95	66 60	48 50	38 85	32 20	89 60	78 10	70 35
26	21 85	48 60	36 45	30 60	104 05	66 75	48 65	39 05	32 45	89 70	78 25	70 60
27	22 40	49 55	37 20	31 20	104 15	66 90	48 85	39 25	32 70	89 85	78 45	70 90
28	23 00	50 55	37 95	31 85	104 30	67 05	49 00	39 45	32 95	90 05	78 70	71 15
29	23 60	51 55	38 75	32 50	104 45	67 25	49 20	39 70	33 20	90 20	78 90	71 45
30	24 25	52 60	39 55	33 20	104 60	67 40	49 40	39 95	33 50	90 40	79 15	71 75
31	24 90	53 65	40 35	33 90	104 75	67 55	49 60	40 20	33 80	90 55	79 35	72 10
32	25 60	54 75	41 20	34 65	104 90	67 75	49 80	40 45	34 15	90 75	79 60	72 40
33	26 35	55 85	42 05	35 40	105 05	67 90	50 05	40 75	34 50	90 95	79 85	72 75
34	27 10	57 00	42 95	36 15	105 20	68 10	50 30	41 05	34 90	91 15	80 10	73 15
35	27 90	58 20	43 85	36 95	105 40	68 35	50 55	41 40	35 35	91 35	80 40	73 55
36	28 75	59 40	44 80	37 75	105 55	68 55	50 85	41 80	35 80	91 60	80 70	74 00
37	29 65	60 65	45 75	38 60	105 75	68 80	51 15	42 20	36 30	91 85	81 05	74 45
38	30 60	61 95	46 75	39 50	105 95	69 05	51 50	42 60	36 85	92 10	81 40	74 95
39	31 60	63 30	47 80	40 40	106 15	69 35	51 85	43 10	37 40	92 35	81 50	75 50
40	32 65	64 70	48 85	41 35	106 35	69 65	52 25	43 60	38 05	92 65	82 20	76 10
41	33 75	66 10	49 95	42 35	106 60	70 00	52 70	44 20	.....	92 95	82 65	.....
42	34 90	67 55	51 10	43 40	106 90	70 40	53 20	44 80	.....	93 35	83 15	.....
43	36 10	69 10	52 35	44 50	107 25	70 85	53 75	45 50	.....	93 80	83 75	.....
44	37 40	70 70	53 65	45 70	107 65	71 35	54 40	46 30	.....	94 30	84 40	.....
45	38 75	72 35	55 00	46 95	108 00	71 90	55 10	47 20	.....	94 85	85 15	.....
46	40 20	74 05	56 40	48 25	108 50	72 45	55 80	.....	.....	95 45	.....	.....
47	41 75	75 80	57 85	49 60	109 00	73 05	56 60	.....	.....	96 05	.....	.....
48	43 40	77 60	59 35	51 00	109 55	73 75	57 45	.....	.....	96 70	.....	.....
49	45 15	79 45	60 90	52 50	110 10	74 50	58 40	.....	.....	97 40	.....	.....
50	47 00	81 35	62 55	54 10	110 70	75 30	59 45	.....	.....	98 15	.....	.....
51	48 95	83 35	64 30	55 80	111 35	76 20	.....	.....	.....	.....	.....	.....
52	51 00	85 40	66 10	57 60	112 10	77 20	.....	.....	.....	.....	.....	.....
53	53 20	87 55	68 00	59 50	112 95	78 30	.....	.....	.....	.....	.....	.....
54	55 55	89 80	70 00	61 50	113 90	79 55	.....	.....	.....	.....	.....	.....
55	58 05	92 15	72 15	63 65	114 95	80 90	.....	.....	.....	.....	.....	.....
56	60 70	94 60	74 40	65 95	116 10	.....	.....	.....	.....	.....	.....	.....
57	63 50	97 20	76 80	68 45	117 35	.....	.....	.....	.....	.....	.....	.....
58	66 50	99 90	79 35	71 10	118 75	.....	.....	.....	.....	.....	.....	.....
59	69 75	102 75	82 05	73 95	120 25	.....	.....	.....	.....	.....	.....	.....
60	73 25	105 70	84 90	77 00	121 95	.....	.....	.....	.....	.....	.....	.....

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	LIFE. Without Profits.				ENDOWMENT. Continuous Annual Premiums. Without Profits.				ENDOWMENT. Ten Annual Premiums. Without Profits.		
Age.	Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	10 Years.	15 Years.	20 Years.	25 Years.	15 Years.	20 Years.	25 Years.
	$	$	$	$	$	$	$	$	$	$	$
20	15 50	37 80	28 05	23 30	93 80	9 55	42 85	33 15	80 65	70 10	61 60
21	15 85	38 40	28 50	23 65	93 85	59 60	42 90	33 25	80 70	70 15	61 70
22	16 20	9 05	28 95	24 05	93 90	59 65	42 95	33 30	80 80	70 25	61 80
23	16 55	39 70	29 45	24 50	93 95	59 70	43 05	33 40	80 85	70 30	61 90
24	16 95	40 35	29 95	24 90	94 00	59 80	43 10	33 50	80 90	70 40	62 00
25	17 35	41 05	30 50	25 35	94 05	59 85	43 20	33 60	81 00	70 50	62 15
26	17 80	41 75	31 05	25 80	94 15	59 95	43 30	33 70	81 05	70 60	62 25
27	18 25	42 50	31 60	26 30	94 20	60 05	43 40	33 85	81 15	70 70	62 40
28	18 75	43 30	32 20	26 80	94 30	60 10	43 50	33 95	81 25	70 80	62 55
29	19 25	44 10	32 80	27 30	94 40	60 20	43 65	34 10	81 35	70 95	62 75
30	19 75	44 95	33 45	27 85	94 45	60 35	43 75	34 30	81 45	71 10	62 90
31	20 35	45 80	34 10	28 40	94 55	60 45	43 90	34 45	81 55	71 25	63 10
32	20 90	46 70	34 80	29 00	94 65	60 55	44 05	34 65	81 70	71 40	63 35
33	21 55	47 65	35 50	29 65	94 80	60 70	44 25	34 85	81 85	71 55	63 60
34	22 20	48 60	36 25	30 25	94 90	60 85	44 40	35 10	82 00	71 75	63 85
35	22 90	49 65	37 00	30 95	95 05	61 00	44 60	35 35	82 15	72 0[illegible]	64 15
36	23 65	50 65	37 85	31 65	95 20	61 20	44 85	35 65	82 30	72 20	64 45
37	24 40	51 75	38 65	32 40	95 35	61 40	45 10	35 95	82 50	72 45	64 85
38	25 25	52 90	39 5[illegible]	33 15	95 50	61 60	45 35	36 35	82 70	72 75	65 25
39	26 10	54 05	40 45	33 95	95 70	61 85	45 70	36 70	82 95	73 05	65 65
40	27 05	55 25	41 40	34 80	95 90	62 10	46 05	37 15	83 20	73 40	66 15
41	28 00	56 55	42 40	35 70	96 15	62 40	46 40	37 65	83 50	73 80	66 70
42	29 05	57 85	43 45	36 65	96 40	62 75	46 85	38 20	83 80	74 25	67 30
43	30 15	59 20	44 55	37 65	96 70	63 10	47 30	38 80	84 15	74 70	67 95
44	31 35	60 65	45 70	38 70	97 00	63 55	47 85	39 45	84 55	75 25	68 65
45	32 60	62 15	46 90	39 80	97 35	64 00	48 45	40 20	85 00	75 85	69 45
46	33 95	63 70	48 20	41 00	97 75	64 50	49 10	41 05	85 50	76 50	70 35
47	35 35	65 30	49 70	42 25	98 20	65 10	49 85	41 95	86 05	77 25	71 30
48	36 90	67 00	50 95	43 60	98 70	65 75	50 65	43 00	86 70	78 05	72 35
49	38 50	68 75	52 40	45 00	99 25	66 45	51 55	44 10	87 35	78 95	73 55
50	40 25	70 55	53 95	46 50	99 90	67 25	52 55	45 35	88 15	79 95	74 80
51	42 05	72 50	55 60	48 10	100 60	68 15	53 70	46 70	89 00	81 05	76 20
52	44 05	74 45	57 35	49 80	101 35	69 15	54 90	48 20	89 95	82 25	77 70
53	46 15	76 55	59 20	51 65	102 20	70 20	56 25	49 85	90 95	83 55	79 30
54	48 35	78 70	61 15	53 60	103 15	71 40	57 80	51 65	92 10	85 00	81 05
55	50 75	81 00	63 20	55 65	104 15	72 75	59 45	53 60	93 35	86 60	82 95
56	53 30	83 35	65 40	57 90	105 30	74 20	61 25	55 75	94 75	88 30	84 95
57	56 00	85 85	67 70	60 30	106 60	75 85	63 25	58 10	96 30	90 15	87 15
58	58 90	88 45	70 20	62 85	108 00	77 65	65 45	60 65	97 95	92 20	89 50
59	62 05	91 20	72 85	65 65	109 55	79 65	67 90	63 40	99 80	94 40	92 00
60	65 35	94 10	75 70	68 60	111 25	81 80	70 55	66 45	101 85	96 80	94 70

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IDEAL INCOME BOND.

Premiums for Annuity of $45, $47, $50, $54, $60 or $68 per year for life, payable on each anniversary of the Bond after attaining understated ages, and an Insurance of $1000 payable in case of previous death, with participation of profits.

Age	Annuity of $45.00. Premiums until 45.	Annuity of $45.00. 20 Annual Premiums.	Annuity of $47.00. Premiums until 50.	Annuity of $47.00. 20 Annual Premiums.	Annuity of $50.00. Premiums until 55.	Annuity of $50.00. 20 Annual Premiums.	Annuity of $54.00. Premiums until 60.	Annuity of $54.00. 20 Annual Premiums.	Annuity of $60.00. Premiums until 65.	Annuity of $60.00. 20 Annual Premiums.	Annuity of $68.00. Premiums until 70.	Annuity of $68.00. 20 Annual Premiums.
	$	$	$	$	$	$	$	$	$	$	$	$
20	37 45	43 20	30 90	38 40	26 45	34 85	23 50	32 15	21 60	30 15	20 30	28 90
21	39 25	44 40	32 10	39 45	27 40	35 70	24 25	32 90	22 20	30 85	20 85	29 50
22	41 20	45 60	33 45	40 50	28 40	36 60	25 00	33 65	22 85	31 55	21 40	30 10
23	43 25	46 80	34 90	41 55	29 45	37 50	25 80	34 40	23 50	32 25	21 95	30 70
24	45 50	48 05	36 40	42 65	30 55	38 40	26 65	35 20	24 20	32 95	22 55	31 35
25	47 95	49 35	38 00	43 75	31 70	39 35	27 55	36 00	24 90	33 65	23 15	32 05
26	50 65	.....	39 75	44 90	32 95	40 35	28 50	36 85	25 65	34 40	23 80	32 65
27	53 65	.....	41 65	46 05	34 30	41 35	29 50	37 70	26 45	35 15	24 45	33 30
28	57 00	.....	43 75	47 25	35 75	42 40	30 55	38 60	27 30	35 90	25 15	34 00
29	60 75	.....	46 00	48 50	37 30	43 50	31 65	39 55	28 20	36 70	25 90	34 75
30	65 00	.....	48 45	49 80	38 95	44 65	32 85	40 50	29 15	37 55	26 70	35 50
31	69 85	.....	51 15	.....	40 75	45 85	34 15	41 50	30 15	38 45	27 55	36 30
32	75 40	.....	54 15	.....	42 70	47 05	35 55	42 55	31 20	39 40	28 40	37 10
33	81 80	.....	57 50	.....	44 80	48 30	37 05	43 65	32 30	40 35	29 30	37 95
34	89 30	.....	61 25	.....	47 10	49 60	38 65	44 80	33 50	41 35	30 30	38 85
35	96 20	.....	65 50	.....	49 60	50 95	40 40	46 00	34 80	42 40	31 35	39 75
36	.....	.....	70 35	.....	52 35	.....	42 30	47 25	36 20	43 50	32 45	40 70
37	.....	.....	75 90	.....	55 40	.....	44 30	48 55	37 70	44 65	33 60	41 70
38	.....	.....	82 30	.....	58 80	.....	46 45	49 90	39 30	45 85	34 85	42 75
39	.....	.....	89 80	.....	62 60	.....	48 80	51 30	41 05	47 10	36 20	43 90
40	.....	.....	98 75	.....	66 90	.....	51 40	52 75	42 90	48 40	37 65	45 10
41	.....	.....	.....	.....	71 80	.....	54 25	.....	44 90	49 75	39 20	46 30
42	.....	.....	.....	.....	77 45	.....	57 40	.....	47 05	51 15	40 85	47 55
43	.....	.....	.....	.....	84 00	.....	60 85	.....	49 35	52 65	42 60	48 90
44	.....	.....	.....	.....	91 60	.....	64 75	.....	51 80	54 20	44 50	50 35
45	.....	.....	.....	.....	100 50	.....	69 15	.....	54 50	55 80	46 55	51 85
46	.....	.....	.....	.....	.....	.....	74 15	.....	57 50	.....	48 75	53 40
47	.....	.....	.....	.....	.....	.....	79 85	.....	60 80	.....	51 10	55 05
48	.....	.....	.....	.....	.....	.....	86 40	.....	64 45	.....	53 60	56 75
49	.....	.....	.....	.....	.....	.....	94 05	.....	68 55	.....	56 25	58 50
50	.....	.....	.....	.....	.....	.....	103 10	.....	73 10	.....	59 10	60 85
51	.....	.....	.....	.....	.....	.....	.....	.....	78 25	.....	62 25	.....
52	.....	.....	.....	.....	.....	.....	.....	.....	84 15	.....	65 75	.....
53	.....	.....	.....	.....	.....	.....	.....	.....	90 95	.....	69 65	.....
54	.....	.....	.....	.....	.....	.....	.....	.....	98 85	.....	74 00	.....
55	.....	.....	.....	.....	.....	.....	.....	.....	108 10	.....	78 85	.....
56	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	84 35	.....
57	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	90 55	.....
58	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	97 60	.....
59	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	105 70	.....
60	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	115 25	.....

For Notes see page 225

IDEAL INCOME BOND.

Premiums for Annuity of $45, $47, $50, $54, $60 or $68 per year for life, payable on each Anniversary of the Bond after attaining understated ages and an insurance of $1,000 payable in case of previous death. Without Profits.

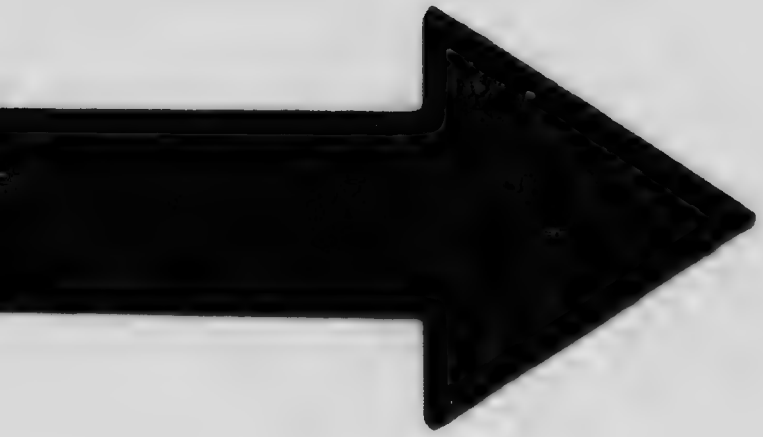
Age.	Annuity of $45.00		Annuity of $47.00		Annuity of $50.00		Annuity of $54.00		Annuity of $60.00		Annuity of $68.00.	
	Premiums until 45.	20 Annual Premiums.	Premiums until 50.	20 Annual Premiums.	Premiums until 55.	20 Annual Premiums.	Premiums until 60.	20 Annual Premiums.	Premiums until 65.	20 Annual Premiums.	Premiums until 70.	20 Annual Premiums.
	$	$	$	$	$	$	$	$	$	$	$	$
20	31 95	37 10	26 00	32 80	22 10	29 65	19 40	27 20	17 70	25 50	16 85	24 25
21	33 60	38 20	27 10	33 75	22 95	30 40	20 10	27 85	18 25	26 10	17 00	24 80
22	35 35	39 30	28 30	34 70	23 85	31 20	20 80	28 55	18 80	26 70	17 50	25 35
23	37 25	40 45	29 60	35 65	24 80	32 00	21 55	29 25	19 40	27 30	18 00	25 90
24	39 35	41 65	31 00	36 65	25 80	32 80	22 35	29 95	20 00	27 95	18 55	26 45
25	41 65	42 90	32 50	37 65	26 85	33 65	23 15	30 65	20 65	28 60	19 10	27 00
26	44 20	....	34 10	38 70	27 95	34 55	24 00	31 40	21 35	29 25	19 65	27 60
27	47 00	....	35 85	39 85	29 15	35 45	24 85	32 20	22 10	29 90	20 25	28 25
28	50 10	....	37 75	41 95	30 45	36 40	25 75	33 00	22 85	30 60	20 90	28 85
29	53 60	....	39 85	42 15	31 85	37 40	26 75	33 85	23 65	31 35	21 55	29 50
30	57 55	....	42 15	43 35	33 35	38 45	27 85	34 75	24 30	32 10	22 25	30 20
31	62 05	....	44 70	....	35 00	39 55	29 00	35 65	25 40	32 90	23 00	30 90
32	67 20	....	47 50	....	36 80	40 65	30 25	36 60	26 35	33 75	23 80	31 65
33	73 15	....	50 60	....	38 75	41 85	31 60	37 60	27 35	34 60	24 65	32 45
34	80 10	....	54 10	....	40 85	43 10	33 05	38 65	28 45	35 50	25 55	33 25
35	88 35	....	58 10	....	43 20	44 40	34 65	39 70	29 60	36 45	26 50	34 10
36	....	....	62 60	....	45 80	....	36 35	40 80	30 85	37 45	27 50	34 95
37	....	....	67 75	....	48 65	....	38 20	42 00	32 20	38 50	28 55	35 85
38	....	....	73 70	....	51 80	....	40 20	43 30	33 65	39 55	29 70	36 80
39	....	....	80 65	....	55 35	....	42 40	44 65	35 20	40 65	30 90	37 80
40	....	....	88 95	....	59 40	....	44 80	46 00	36 90	41 85	32 20	38 85
41	....	....	....	....	63 95	....	47 45	....	38 70	43 10	33 60	39 95
42	....	....	....	....	69 15	....	50 40	....	40 65	44 45	35 05	41 10
43	....	....	....	....	75 15	....	53 70	....	42 80	45 85	36 60	42 30
44	....	....	....	....	82 15	....	57 35	....	45 15	47 30	38 30	43 60
45	....	....	....	....	90 45	....	61 45	....	47 70	48 85	40 15	44 95
46	....	....	....	....	....	....	66 10	....	50 50	....	42 15	46 40
47	....	....	....	....	....	....	71 40	....	53 60	....	44 30	47 90
48	....	....	....	....	....	....	77 50	....	57 00	....	46 60	49 50
49	....	....	....	....	....	....	84 60	....	60 80	....	49 15	51 20
50	....	....	....	....	....	....	93 00	....	65 10	....	51 90	53 00
51	....	....	....	....	....	....	....	....	69 95	....	54 90	....
52	....	....	....	....	....	....	....	....	75 45	....	58 20	....
53	....	....	....	....	....	....	....	....	81 75	....	61 85	....
54	....	....	....	....	....	....	....	....	89 10	....	65 90	....
55	....	....	....	....	....	....	....	....	97 75	....	70 40	....
56	....	....	....	....	....	....	....	....	....	....	75 45	....
57	....	....	....	....	....	....	....	....	....	....	81 20	....
58	....	....	....	....	....	....	....	....	....	....	87 80	....
59	....	....	....	....	....	....	....	....	....	....	95 40	....
60	....	....	....	....	....	....	....	....	....	....	104 30	....

For Notes see page 225

GUARANTEED 4% INSTALMENT BOND.
Premiums for an Insurance of $1000, payable in Twenty Instalments of $50 each after death, and an annuity of $40 per year for life, payable on each anniversary of the Bond after attaining to understated ages, with participation in profits.

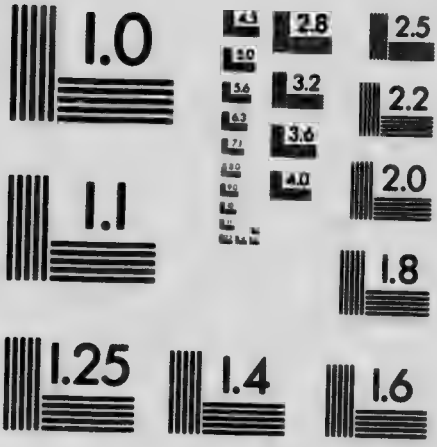
Age next birthday.	Premiums until 50.	20 Annual Premiums.	Premiums until 60.	20 Annual Premiums.	Premiums until 70.	20 Annual Premiums.	LIFE. Single Premiums.
20	$26 75	$33 25	$19 35	$26 20	$16 05	$22 50	$ 353
21	27 85	34 15	19 95	26 80	16 45	22 95	359
22	29 00	35 05	20 55	27 40	16 85	23 40	365
23	30 25	36 00	21 20	28 00	17 25	23 85	372
24	31 60	37 00	21 90	28 65	17 70	24 30	378
25	33 10	38 05	22 65	29 35	18 15	24 80	385
26	34 75	39 15	23 45	30 10	18 65	25 30	392
27	36 50	40 25	24 30	30 85	19 20	25 85	400
28	38 40	41 40	25 20	31 65	19 75	26 40	407
29	40 45	42 60	26 15	32 40	20 35	27 00	415
30	42 65	43 80	27 15	33 30	20 95	27 60	423
31	45 05	.....	28 25	34 15	21 60	28 25	431
32	47 75	.....	29 40	35 05	22 30	28 90	439
33	50 80	.....	30 65	36 00	23 05	29 60	448
34	54 25	.....	32 00	37 00	23 80	30 30	456
35	58 10	.....	33 45	38 05	24 60	31 00	465
36	62 45	.....	35 00	39 15	25 45	31 75	474
37	67 50	.....	36 70	40 25	26 35	32 55	484
38	73 35	.....	38 55	41 35	27 30	33 35	493
39	80 15	.....	40 55	42 50	28 30	34 20	503
40	88 20	.....	42 70	43 75	29 40	35 10	513
41	.....	.....	45 05	.....	30 60	36 00	524
42	.....	.....	47 70	.....	31 85	37 00	533
43	.....	.....	50 65	.....	33 20	38 05	544
44	.....	.....	53 95	.....	34 70	39 15	555
45	.....	.....	57 70	.....	36 30	40 30	567
46	.....	.....	62 00	.....	38 00	41 50	578
47	.....	.....	66 90	.....	39 80	42 80	590
48	.....	.....	72 50	.....	41 70	44 15	602
49	.....	.....	79 20	.....	43 75	45 55	614
50	.....	.....	86 70	.....	46 00	47 00	626
51	.....	.....	.....	.....	48 50	.....	638
52	.....	.....	.....	.....	51 25	.....	650
53	.....	.....	.....	.....	54 30	.....	663
54	.....	.....	.....	.....	57 70	.....	676
55	.....	.....	.....	.....	61 50	.....	689
56	.....	.....	.....	.....	65 80	.....	702
57	.....	.....	.....	.....	70 70	.....	715
58	.....	.....	.....	.....	76 35	.....	729
59	.....	.....	.....	.....	82 85	.....	742
60	.....	.....	.....	.....	90 45	.....	756

For Notes see page 225



MICROCOPY RESOLUTION TEST CHART

(ANSI and ISO TEST CHART No. 2)



APPLIED IMAGE Inc

1653 East Main Street
Rochester, New York 14609 USA
(716) 482 - 0300 - Phone
(716) 288 - 5989 - Fax

GUARANTEED 4 p. c. INSTALMENT BOND.

Premiums for an Insurance of $1000, payable in Twenty Instalments of $50 each after death, and an annuity of $40 per year for life, payable on each anniversary of the Bond after attaining to understated ages. Without Profits.

Age	Premiums until 50.	20 Annual Premiums.	Premiums until 60.	20 Annual Premiums.	Premiums until 70.	20 Annual Premiums.	SPECIAL 10 year. Term. With Profits. Annual Premiums.
	$	$	$	$	$	$	$
20	22 25	28 10	15 65	21 80	12 70	18 45	12 70
21	23 25	28 90	16 15	22 35	13 05	18 85	12 90
22	24 30	29 70	16 70	22 90	13 40	19 25	13 10
23	25 40	30 55	17 30	23 45	13 75	19 65	13 30
24	26 65	31 45	17 95	24 00	14 15	20 10	13 55
25	28 00	32 40	18 60	24 60	14 55	20 55	13 80
26	29 45	33 40	19 30	25 25	15 00	21 00	14 05
27	31 05	34 45	20 05	25 95	15 50	21 50	14 30
28	32 80	35 55	20 95	26 65	16 00	22 00	14 60
29	34 70	36 65	21 70	27 40	16 55	22 55	14 90
30	36 75	37 80	22 60	28 15	17 10	23 10	15 20
31	39 00	.....	23 60	28 95	17 65	23 65	15 55
32	41 55	.....	24 65	29 75	18 25	24 20	15 90
33	44 40	.....	25 80	30 60	18 90	24 80	16 25
34	47 55	.....	27 00	31 50	19 60	25 45	16 60
35	51 15	.....	28 50	32 45	20 35	26 10	17 00
36	55 20	.....	29 70	33 40	21 10	26 75	17 45
37	59 85	.....	31 25	34 40	21 90	27 45	17 95
38	65 25	.....	32 95	35 45	22 75	28 20	18 50
39	71 55	.....	34 80	36 55	23 65	28 95	19 10
40	78 95	.....	36 80	37 75	24 65	29 75	19 75
41	.....	.....	39 00	.....	25 70	30 55	20 45
42	.....	.....	41 45	.....	26 80	31 45	21 20
43	.....	.....	44 20	.....	28 00	32 40	22 00
44	.....	.....	47 30	.....	29 35	33 40	22 90
45	.....	.....	50 80	.....	30 80	34 45	23 90
46	.....	.....	54 75	.....	32 35	35 55	25 00
47	.....	.....	59 25	.....	34 00	36 75	26 20
48	.....	.....	64 40	.....	35 75	38 00	27 50
49	.....	...	70 40	.....	37 65	39 30	28 90
50	.....	.....	77 50	.....	39 75	40 70	30 40
51	.....	.....	.....	.....	42 10	.....	32 00
52	.....	.....	.....	.....	44 70	.....	33 75
53	.....	.....	.....	.....	47 55	.....	35 65
54	.....	.....	.....	.....	50 70	.....	37 75
55	.....	.....	.....	.....	54 25	.....	40 00
56	.....	.....	.....	.....	58 25	.....	.....
57	.....	.....	.....	.....	62 75	.....	.....
58	.....	.....	.....	.....	67 90	.....	.....
59	.....	.....	.....	.....	73 90	.....	.....
60	.....	.....	.....	.....	80 95	.....	.....

For Notes see page 225

	LIFE.						ENDOWMENT. CONT. ANNUAL PREMIUMS.				
Age.	Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	25 Annual Premiums.	30 Annual Premiums.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.
	$	$	$	$	$	$	$	$	$	$	$
20	19 00	43 50	32 70	27 45	24 45	22 50	103 65	66 20	48 00	38 20	31 40
21	19 40	44 30	33 30	27 95	24 85	22 90	103 75	66 30	48 10	38 30	31 55
22	19 85	45 05	33 85	28 40	25 30	23 30	103 75	66 35	48 15	38 40	31 70
23	20 30	45 85	34 45	28 90	25 75	23 70	103 80	66 40	48 25	38 55	31 85
24	20 75	46 70	35 10	29 45	26 20	24 15	103 85	66 50	48 35	38 70	32 00
25	21 30	47 60	35 75	30 00	26 70	24 65	103 95	66 60	48 50	38 85	32 20
26	21 85	48 55	36 45	30 60	27 25	25 15	104 05	66 75	48 65	39 05	32 45
27	22 40	49 50	37 20	31 25	27 85	25 70	104 20	66 90	48 85	39 25	32 70
28	23 00	50 50	38 00	31 90	28 45	26 25	104 35	67 05	49 00	39 45	32 95
29	23 60	51 55	38 75	32 55	29 05	26 85	104 50	67 25	49 20	39 70	33 20
30	24 25	52 60	39 55	33 25	29 65	27 45	104 60	67 40	49 40	39 95	33 50
31	24 90	53 65	40 35	33 90	30 25	28 05	104 75	67 55	49 60	40 20	33 80
32	25 60	54 75	41 15	34 60	30 90	28 65	104 90	67 75	49 80	40 45	34 15
33	26 35	55 85	42 00	35 35	31 60	29 35	105 05	67 90	50 05	40 75	34 50
34	27 10	57 00	42 90	36 15	32 30	30 05	105 20	68 10	50 30	41 05	34 90
35	27 95	58 20	43 80	36 95	33 05	30 75	105 40	68 35	50 55	41 40	35 35
36	28 80	59 45	44 75	37 75	33 85	31 50	105 60	68 55	50 85	41 80	35 80
37	29 70	60 70	45 75	38 60	34 65	32 30	105 75	68 80	51 15	42 20	36 30
38	30 60	61 95	46 75	39 50	35 45	33 10	105 95	69 05	51 50	42 60	36 85
39	31 60	63 30	47 75	40 40	36 35	34 00	106 15	69 35	51 85	43 10	37 40
40	32 60	64 65	48 85	41 35	37 25	34 90	106 35	69 65	52 25	43 60	38 05
41	33 70	66 05	49 95	42 35	38 20	35 90	106 60	70 00	52 70	44 15	38 75
42	34 85	67 55	51 10	43 40	39 25	36 95	106 90	70 40	53 20	44 80	39 55
43	36 10	69 10	52 35	44 55	40 35	38 05	107 25	70 85	53 75	45 55	40 40
44	37 45	70 70	53 65	45 70	41 50	39 25	107 65	71 30	54 40	46 30	41 35
45	38 85	72 35	55 00	46 95	42 75	40 50	108 10	71 85	55 05	47 20	42 40
46	40 30	74 10	56 40	48 30	44 05	....	108 60	72 45	55 80	48 10	....
47	41 85	75 85	57 85	49 65	45 40	....	109 05	73 10	56 60	49 10	....
48	43 50	77 60	59 35	51 05	46 85	....	109 55	73 75	57 50	50 20	....
49	45 20	79 45	60 90	52 55	48 35	....	110 10	74 50	58 40	51 40	....
50	47 05	81 35	62 55	54 10	49 95	....	110 70	75 30	59 45	52 70	....
51	48 95	83 35	64 25	55 75	....	....	111 35	76 20	60 60	....	....
52	51 00	85 40	66 05	57 55	....	....	112 10	77 20	61 85	....	....
53	53 20	87 55	68 00	59 45	....	....	112 95	78 30	63 20	....	....
54	55 55	89 80	70 00	61 50	....	....	113 90	79 55	64 75	....	....
55	58 10	92 20	72 15	63 65	....	....	114 95	80 90	66 40	....	....
56	60 75	94 65	74 40	....	....	....	116 10	82 35	....	....	....
57	63 55	97 20	76 80	....	....	....	117 35	83 95	....	....	....
58	66 55	99 90	79 35	....	....	....	118 75	85 75	....	....	....
59	69 80	102 75	82 05	....	....	....	120 30	87 70	....	....	....
60	73 20	105 70	84 90	....	....	....	121 95	89 80	....	....	....

For Notes see pages 225-26

	LIFE. WITHOUT PROFITS.					ENDOWMENT. CONTINUOUS ANNUAL PREMIUMS. WITHOUT PROFITS.				
Age.	Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	25 Annual Premiums.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.
	$	$	$	$	$	$	$	$	$	$
20	15 50	37 80	28 05	23 30	20 55	93 80	59 55	42 85	33 15	27 00
21	15 85	38 40	28 50	23 65	20 85	93 85	59 60	42 90	33 25	27 10
22	16 20	39 05	28 95	24 05	21 25	93 90	59 65	42 95	33 30	27 20
23	16 55	39 70	29 45	24 50	21 60	93 95	59 70	43 05	33 40	27 30
24	16 95	40 35	29 95	24 90	22 00	94 00	59 80	43 10	33 50	27 40
25	17 35	41 05	30 50	25 35	22 40	94 05	59 85	43 20	33 60	27 55
26	17 80	41 75	31 05	25 80	22 80	94 15	59 95	43 30	33 70	27 70
27	18 25	42 50	31 60	26 30	23 25	94 20	60 05	43 40	33 85	27 85
28	18 75	43 30	32 20	26 80	23 70	94 30	60 10	43 50	33 95	28 00
29	19 25	44 10	32 80	27 30	24 15	94 40	60 20	43 65	34 10	28 20
30	19 75	44 95	33 45	27 85	24 65	94 45	60 35	43 75	34 30	28 40
31	20 35	45 80	34 10	28 40	25 20	94 55	60 45	43 90	34 45	28 60
32	20 90	46 70	34 80	29 00	25 70	94 65	60 55	44 05	34 65	28 85
33	21 55	47 65	35 50	29 65	26 30	94 80	60 70	44 25	34 85	29 15
34	22 20	48 60	36 25	30 25	26 90	94 90	60 85	44 40	35 10	29 45
35	22 90	49 65	37 00	30 95	27 50	95 05	61 00	44 60	35 35	29 75
36	23 65	50 65	37 85	31 65	28 15	95 20	61 20	44 85	35 65	30 15
37	24 40	51 75	38 65	32 40	28 85	95 35	61 40	45 10	35 95	30 55
38	25 25	52 90	39 55	33 15	29 60	95 50	61 60	45 35	36 35	31 00
39	26 10	54 05	40 45	33 95	30 35	95 70	61 85	45 70	36 70	31 50
40	27 05	55 25	41 40	34 80	31 20	95 90	62 10	46 05	37 15	32 05
41	28 00	56 55	42 40	35 70	32 05	96 15	62 40	46 40	37 65	32 65
42	29 05	57 85	43 45	36 65	32 95	96 40	62 75	46 85	38 20	33 35
43	30 15	59 20	44 55	37 65	33 95	96 70	63 10	47 30	38 80	34 10
44	31 35	60 65	45 70	38 70	34 95	97 00	63 55	47 85	39 45	34 95
45	32 60	62 15	46 90	39 80	36 10	97 35	64 00	48 45	40 20	35 85
46	33 [illegible]	63 70	48 20	41 [illegible]	37 25	97 75	64 50	49 10	41 05	36 85
47	35 35	65 30	49 50	42 [illegible]	38 50	98 20	65 10	49 85	41 95	37 95
48	36 90	67 00	50 95	43 60	39 85	98 70	65 75	50 65	43 00	39 15
49	38 50	68 75	52 40	45 00	41 30	99 25	66 45	51 55	44 10	40 50
50	40 25	70 55	53 95	46 50	42 85	99 90	67 25	52 55	45 35	41 95
51	42 05	72 50	55 60	48 10	44 45	100 60	68 15	53 70	46 70	43 50
52	44 05	74 45	57 35	49 80	46 25	101 35	69 15	54 90	48 20	45 25
53	46 15	76 55	59 20	51 65	48 15	102 20	70 20	56 25	49 85	47 10
54	48 35	78 70	61 15	53 60	50 15	103 15	71 40	57 80	51 65	49 15
55	50 75	81 00	63 20	55 65	52 35	104 15	72 75	59 45	53 60	51 35
56	53 30	83 35	65 40	57 90	54 70	105 30	74 20	61 25	55 75	.....
57	56 00	85 85	67 70	60 30	57 25	106 60	75 85	63 25	58 10	.....
58	58 90	88 45	70 20	62 85	59 95	108 00	77 65	65 45	60 65	.....
59	62 05	91 20	72 85	65 65	62 90	109 55	79 65	67 90	63 40	.....
60	65 35	94 10	75 70	68 60	66 05	111 25	81 80	70 55	66 45	.....

For Notes see pages 225-26

FIVE PER CENT (5 p. c.) GOLD BOND POLICY.

	LIFE					ENDOWMENT. CONTINUOUS ANNUAL PREMIUMS				
Age.	Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	25 Annual Premiums.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.
	$	$	$	$	$	$	$	$	$	$
20	23 75	54 40	40 90	34 35	30 55	129 55	82 75	60 00	47 75	39 25
21	24 25	55 40	41 60	35 95	31 05	129 65	82 85	60 10	47 85	39 45
22	24 80	56 35	42 35	35 50	31 60	129 70	82 90	60 20	48 00	39 60
23	25 40	57 35	43 10	36 15	32 20	129 75	83 00	60 30	48 20	39 80
24	25 95	58 40	43 90	36 80	32 80	129 85	83 10	60 45	48 35	40 00
25	26 60	59 50	44 70	37 50	33 40	129 95	83 25	60 60	48 55	40 25
26	27 30	60 70	45 55	38 25	34 05	130 10	83 45	60 80	48 80	40 55
27	28 00	61 90	46 50	39 05	34 80	130 25	83 60	61 05	49 05	40 85
28	28 75	63 15	47 50	39 85	35 55	130 45	83 80	61 25	49 30	41 20
29	29 50	64 45	48 45	40 70	36 30	130 60	84 05	61 50	49 60	41 50
30	30 30	65 75	49 45	41 55	37 05	130 75	84 25	61 75	49 95	41 85
31	31 15	67 10	50 45	42 40	37 80	130 95	84 45	62 00	50 25	42 25
32	32 00	68 45	51 45	43 25	38 60	131 10	84 65	62 25	50 60	42 70
33	32 95	69 85	52 50	44 20	39 50	131 30	84 90	62 55	50 95	43 15
34	33 90	71 25	53 60	45 20	40 40	131 50	85 15	62 90	51 30	43 65
35	34 95	72 75	54 75	46 20	41 30	131 75	85 45	63 20	51 75	44 20
36	36 00	74 30	55 95	47 20	42 30	132 00	85 70	63 55	52 25	44 75
37	37 10	75 85	57 20	48 25	43 30	132 20	86 00	63 95	52 75	45 35
38	38 25	77 45	58 45	49 35	44 35	132 45	86 30	64 35	53 25	46 05
39	39 50	79 10	59 70	50 50	45 45	132 70	86 65	64 80	53 85	46 75
40	40 75	80 80	61 05	51 70	46 55	132 95	87 05	65 30	54 50	47 55
41	42 10	82 55	62 45	52 95	47 75	133 25	87 50	65 90	55 20	48 45
42	43 55	84 40	63 90	54 25	49 05	133 60	88 00	66 50	56 00	49 45
43	45 15	86 40	65 45	55 70	50 45	134 05	88 55	67 20	56 95	50 50
44	46 85	88 40	67 05	57 15	51 90	134 55	89 15	68 00	57 90	51 70
45	48 60	90 45	68 75	58 70	53 45	135 10	89 80	68 80	59 00	53 00
46	50 40	92 60	70 50	60 40	55 05	135 70	90 55	69 75	60 15	.....
47	52 35	94 80	72 30	62 10	56 75	136 30	91 35	70 80	61 35	.....
48	54 40	97 00	74 20	63 85	58 55	136 95	92 20	71 90	62 75	.....
49	56 55	99 30	76 15	65 70	60 45	137 65	93 10	73 05	64 25	.....
50	58 80	101 70	78 20	67 60	62 45	138 40	94 10	74 30	65 85	.....
51	61 20	104 20	80 30	69 70	....	139 20	95 25	75 75	....	.....
52	63 75	106 80	82 60	71 95	....	140 10	96 50	77 35	....	.....
53	66 50	109 45	85 00	74 35	....	141 20	97 90	79 05	....	.....
54	69 45	112 25	87 50	76 90	....	142 40	99 45	80 95	....	.....
55	72 60	115 25	90 20	79 55	....	143 70	101 10	83 00	....	.....
56	75 95	118 35	93 00	.....	....	145 15	102 95	....	....	.....
57	79 45	121 50	96 00	.....	....	146 75	104 95	....	....	.....
58	83 20	124 90	99 20	....	....	148 50	107 20	....	....	.....
59	87 25	128 45	102 55	.....		150 40	109 60	....	....	.....
60	91 50	132 10	106 10	.....	....	152 45	112 25	....	....	.....

For Notes see pages 225-26

GUARANTEED INVESTMENT POLICY.					RETURN PREMIUM PLAN. All premiums paid returned in event of death within					
Inv'stm't Period 15 Years.			Investment Period 20 Years.		15 Years.			20 Years.		
Life.		Endowment.	Life.	Endowment.	Life.		Endowment.	Life.		Endowment.
Age.	15 Annual Premiums.	15 Years.	20 Annual Premiums.	20 Years.	Annual Premiums.	15 Annual Premiums.	15 Years.	Annual Premiums.	20 Annual Premiums.	20 Years.
	$	$	$	$	$	$	$	$	$	$
20	32 95	66 70	28 05	49 00	20 25	34 90	70 55	29 80	30 05	52 35
21	33 50	66 75	28 55	49 15	20 70	35 55	70 75	21 30	30 60	52 50
22	34 10	66 80	29 05	49 25	21 20	36 25	70 95	21 80	31 20	52 70
23	34 70	66 90	29 60	49 35	21 75	36 95	71 15	22 35	31 85	52 95
24	35 35	67 00	30 15	49 50	22 30	37 70	71 40	22 95	32 55	53 25
25	36 05	67 15	30 75	49 70	22 90	38 50	71 65	23 60	33 30	53 60
26	36 80	67 30	31 40	49 90	23 55	39 35	71 95	24 30	34 10	54 00
27	37 55	67 50	32 10	50 15	24 20	40 25	72 25	25 05	34 95	54 40
28	38 30	67 70	32 80	50 35	24 90	41 15	72 55	25 85	35 80	54 85
29	39 10	67 85	33 50	50 60	25 65	42 10	72 90	26 65	36 70	55 35
30	39 90	68 05	34 25	50 85	26 45	43 10	73 25	27 50	37 65	55 85
31	40 75	68 25	35 00	51 15	27 30	44 15	73 65	28 40	38 65	56 40
32	41 60	68 45	35 80	51 45	28 20	45 25	74 10	29 35	39 70	57 00
33	42 50	68 65	36 60	51 80	29 15	46 35	74 60	30 40	40 85	57 60
34	43 40	68 85	37 45	52 15	30 15	47 50	75 15	31 50	42 05	58 25
35	44 35	69 15	38 35	52 50	31 15	48 70	75 70	32 65	43 30	58 95
36	45 35	69 45	39 30	52 90	32 20	49 95	76 30	33 90	44 60	59 70
37	46 35	69 75	40 30	53 35	33 30	51 25	76 95	35 25	45 95	60 55
38	47 40	70 05	41 30	53 80	34 50	52 65	77 65	36 70	47 40	61 50
39	48 50	70 35	42 30	54 25	35 80	54 10	78 45	38 30	49 00	62 65
40	49 60	70 70	43 45	54 90	37 25	55 80	79 35	40 05	50 80	63 95
41	50 80	71 10	44 65	55 75	38 80	57 55	80 35	41 95	52 75	65 40
42	52 05	71 60	45 95	56 25	40 45	59 40	81 45	44 05	54 90	67 00
43	53 35	72 15	47 35	57 05	42 25	61 40	82 70	46 35	57 25	68 80
44	54 75	72 70	48 80	57 95	44 25	63 55	84 10	48 90	59 80	70 80
45	56 20	73 35	50 35	58 95	46 45	65 80	85 65	51 80	62 65	73 05
46	57 70	74 05	52 00	60 00	48 85	68 25	87 40	55 00	65 80	75 55
47	59 25	74 85	53 70	61 15	51 45	70 95	89 35	58 50	69 25	78 35
48	60 90	75 65	55 50	62 35	54 25	73 90	91 50	62 35	73 05	81 50
49	62 60	76 50	57 40	63 70	57 30	77 10	93 85	66 55	77 20	85 05
50	64 40	77 45	59 40	65 15	60 60	80 65	96 50	71 10	81 80	89 10
51	66 30	.....	61 60	.....	64 35	84 60	99 50	76 15	86 90	93 75
52	68 30	.....	63 95	.....	68 45	88 95	102 85	81 95	92 85	99 15
53	70 40	.....	66 45	.....	73 05	93 70	106 55	88 85	99 65	105 45
54	72 65	.....	69 20	.....	78 25	98 85	110 60	97 30	108 00	112 80
55	75 00	.....	72 15	.....	84 15	104 45	115 10	107 95	118.30	121 40

For Notes see page 225-26

INSTALMENT POLICY.

Payable in Twenty Equal Annual Instalments of $50 each.

Age.	Life.						Endowment.				
	Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	25 Annual Premiums.	30 Annual Premiums.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.
	$	$	$	$	$	$	$	$	$	$	$
20	14 10	32 20	24 20	20 35	18 10	16 65	76 70	49 00	35 55	28 30	23 25
21	14 40	32 80	24 65	20 70	18 40	16 95	76 75	49 05	35 60	28 35	23 35
22	14 70	33 35	25 05	21 05	18 75	17 25	76 80	49 10	35 65	28 45	23 50
23	15 05	33 95	25 50	21 40	19 10	17 55	76 85	49 15	35 70	28 55	23 60
24	15 40	34 60	26 00	21 80	19 40	17 90	76 85	49 25	35 80	28 65	23 70
25	15 80	35 25	26 50	22 20	19 80	18 25	76 95	49 30	35 90	28 75	23 85
26	16 20	35 95	27 00	22 65	20 20	18 65	77 00	49 40	36 10	28 90	24 05
27	16 60	36 65	27 55	23 15	20 65	19 05	77 15	49 55	36 15	29 05	24 20
28	17 05	37 40	28 15	23 65	21 05	19 45	77 25	49 65	36 30	29 20	24 40
29	17 50	38 20	28 70	24 10	21 50	19 90	77 35	49 80	36 45	29 40	24 60
30	17 95	38 95	29 30	24 65	21 95	20 35	77 45	49 90	36 60	29 60	24 80
31	18 45	39 75	29 90	25 10	22 40	20 80	77 55	50 00	36 70	29 75	25 05
32	18 95	40 55	30 45	25 60	22 90	21 20	77 65	50 15	36 85	29 95	25 30
33	19 50	41 35	31 10	26 20	23 40	21 75	77 75	50 25	37 05	30 20	25 55
34	20 05	42 20	32 15	26 75	23 90	22 25	77 85	50 40	37 25	30 40	25 85
35	20 70	43 10	32 45	27 35	24 50	22 70	78 00	50 60	37 45	30 65	26 20
36	21 35	44 00	33 15	27 95	25 05	23 35	78 15	50 75	37 65	30 95	26 50
37	22 00	44 95	33 90	28 60	25 65	23 90	78 30	50 95	37 85	31 25	26 90
38	22 65	45 85	34 60	29 25	26 [illegible]	24 50	78 45	51 10	38 15	31 55	27 30
39	23 40	46 85	35 35	29 90	26 90	25 20	78 55	51 35	38 40	31 90	27 70
40	24 15	47 85	36 15	30 60	27 60	25 85	78 70	51 55	38 70	32 30	28 20
41	24 95	48 90	37 0[illegible]	[illegible] 35	28 30	26 60	78 90	51 80	39 00	32 70	28 70
42	25 80	50 00	37 85	32 15	29 05	27 35	79 15	52 10	39 40	33 15	29 30
43	26 75	51 15	38 75	33 00	29 90	28 20	79 40	52 45	39 80	33 75	29 90
44	27 75	52 35	39 70	33 85	30 75	29 05	79 70	52 80	40 30	34 30	30 60
45	28 75	53 55	40 70	34 75	31 65	30 00	80 00	53 20	40 75	34 95	31 40
46	29 85	54 85	41 75	35 75	32 60	.....	80 40	53 65	41 30	35 60	.....
47	31 00	56 15	42 85	36 75	33 60	.....	80 70	54 10	41 90	36 35	.....
48	32 20	57 45	43 95	37 80	34 70	.....	81 10	54 60	42 55	37 15	.....
49	33 45	58 80	45 10	38 90	35 80	.....	81 50	55 15	43 25	38 05	.....
50	34 85	60 20	46 30	40 05	37 00	.....	81 85	55 75	44 00	39 00	.....
51	36 25	61 70	47 55	41 30	.....	.....	82 40	56 40	44 85	.....	.....
52	37 75	63 20	48 90	42 60	.....	.....	82 95	57 15	45 80	.....	.....
53	39 40	64 80	50 35	44 00	.....	.....	83 60	57 95	46 80	.....	.....
54	41 15	66 45	51 80	45 55	.....	.....	84 30	58 90	47 95	.....	.....
55	43 00	68 25	53 40	47 10	.....	.....	85 10	59 90	49 15	.....	.....
56	45 00	70 05	55 10	.....	.....	.....	85 95	60 95	.....	.....	.....
57	47 05	71 95	56 85	.....	.....	.....	86 85	62 15	.....	.....	.....
58	49 30	73 95	58 75	.....	.....	.....	87 90	63 45	.....	.....	.....
59	51 70	76 05	60 75	.....	.....	.....	89 05	64 95	.....	.....	.....
60	54 20	78 25	62 85	.....	.....	.....	90 25	66 50	.....	.....	.....

For Notes see pages 225-26

Age.	Endowment. Ten Annual Premiums. Without Profits. Payable at Death or 15 Years.	20 Years.	15 Years.	20 Years.	Term Insurance. Without Profits. Yearly Renewable Plan	5 Years.	10 Years.	15 Years.	Ten-Twenty Plan.	Amount required to purchase an Annuity of $100 yearly. Males.	Females.
	$	$	$	$	$	$	$	$	$	$	$
20	89 20	77 55	80 65	70 10	10 70	10 75	10 95	11 25	11 80	2124	2143
21	89 30	77 65	80 70	70 15	10 70	10 80	11 05	11 45	11 95	2107	2129
22	89 35	77 75	80 80	70 25	10 70	10 85	11 15	11 65	12 20	2090	2114
23	89 40	77 85	80 85	70 30	10 70	10 90	11 30	11 80	12 35	2074	2099
24	89 45	77 95	80 90	70 40	10 70	10 95	11 45	12 00	12 55	2056	2084
25	89 55	78 10	81 00	70 50	10 70	11 05	11 65	12 25	12 80	2037	2068
26	89 70	78 25	81 05	70 60	10 75	11 30	11 90	12 55	13 10	2017	2052
27	89 90	78 45	81 15	70 70	11 00	11 60	12 20	12 80	13 45	1997	2036
28	90 05	78 70	81 25	70 80	11 35	11 90	12 50	13 10	13 85	1976	2019
29	90 25	78 90	81 35	70 95	11 65	12 15	12 80	13 40	14 20	1955	2002
30	90 40	79 15	81 45	71 10	11 95	12 40	13 10	13 70	14 60	1934	1984
31	90 55	79 35	81 55	71 25	12 20	12 65	13 40	14 05	15 05	1912	1966
32	90 75	79 60	81 70	71 40	12 40	12 90	13 70	14 40	15 45	1890	1948
33	90 95	79 85	81 85	71 55	12 60	13 20	14 00	14 80	15 95	1867	1929
34	91 15	80 10	82 00	71 75	12 90	13 55	14 30	15 25	16 45	1843	1910
35	91 35	80 40	82 15	72 00	13 20	13 95	14 65	15 75	17 05	1819	1890
36	91 60	80 75	82 30	72 20	13 60	14 30	15 05	16 25	17 65	1791	1870
37	91 85	81 05	82 50	72 45	14 00	14 60	15 45	16 80	18 25	1769	1849
38	92 10	81 40	82 70	72 75	14 35	14 90	15 95	17 35	19 00	1744	1828
39	92 35	81 80	82 95	73 05	14 70	15 20	16 45	17 95	19 80	1718	1806
40	92 65	82 20	83 20	73 40	[illegible]	[illegible]	[illegible]	18 65	20 00	1691	1785
41	92 95	82 65	83 50	73 80	[illegible]	[illegible]	[illegible]	19 40	21 60	1663	1760
42	93 35	83 15	83 80	74 25	[illegible]	[illegible]	[illegible]	20 25	22 60	1635	1736
43	93 80	83 75	84 15	74 70	[illegible]	[illegible]	[illegible]	[illegible]	23 80	1605	1711
44	94 30	84 40	84 55	75 25	[illegible]	[illegible]	19 90	[illegible]	25 05	1575	1685
45	94 85	85 15	85 00	75 85	17 15	18 80	20 85	23 30	26 35	1544	1659
46	95 45	85 90	85 50	76 50	18 00	19 70	21 85	24 55	27 85	1513	1632
47	96 05	86 70	86 05	77 25	18 90	20 55	22 90	25 85	29 35	1482	1604
48	96 70	87 60	86 70	78 05	19 75	21 45	24 05	27 30	31 10	1450	1575
49	97 40	88 50	87 35	78 95	20 65	22 40	25 25	28 85	32 85	1417	1545
50	98 15	89 50	88 15	79 95	21 50	23 40	26 60	30 55	34 70	1385	1516
51	99 00	90 60	89 00	81 05	22 35	24 60	28 10	32 40	36 85	1351	1486
52	99 95	91 85	89 95	82 25	23 35	25 90	29 75	34 40	39 10	1321	1455
53	101 00	93 20	90 95	83 55	24 60	27 40	31 65	36 60	41 65	1293	1424
54	102 15	94 65	92 10	85 00	25 90	29 00	33 70	38 90	44 35	1263	1391
55	103 40	96 25	93 35	86 60	27 40	30 75	35 95	41 45	47 30	1233	1359
56	104 80	97 95	94 75	88 30	29 05	32 75	38 35	44 20	----	1202	1325
57	106 35	99 85	96 30	90 15	30 85	34 95	41 00	47 15	----	1170	1291
58	108 05	101 90	97 95	92 20	32 75	37 35	43 80	50 45	----	1137	1256
59	109 85	104 15	99 80	94 40	34 95	40 05	46 85	54 05	----	1103	1221
60	111 85	106 55	101 85	96 80	37 40	43 00	50 10	58 00	----	1069	1185

For Notes see pages 225-26

Age.	LIFE. Without Profits. Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	Annual Premiums Reduced.	ENDOWMENT. Continuous Annual Premiums Without Profits. 10 Years.	15 Years	20 Years.	25 Year.	30 Years.
	$	$	$	$	$	$	$	$	$	$
20	15 50	37 66	27 67	23 31	18 46	94 93	59 88	42 70	33 64	27 20
21	15 84	38 25	28 11	23 69	18 93	94 97	59 92	42 83	33 60	27 28
22	16 19	38 87	28 57	24 08	19 41	95 00	59 96	42 89	33 76	27 36
23	16 57	39 51	29 04	24 48	19 93	95 03	60 01	42 94	33 83	27 44
24	16 96	40 17	29 53	24 91	20 45	95 07	60 05	43 00	33 90	27 54
25	17 37	40 85	30 05	25 35	20 99	95 10	60 09	43 05	33 99	27 64
26	17 80	41 56	30 57	25 80	21 55	95 14	60 15	43 12	34 07	27 77
27	18 26	42 30	31 12	26 27	22 15	95 19	60 20	43 20	34 17	27 89
28	18 73	43 06	31 70	26 76	22 75	95 24	60 27	43 27	34 28	28 04
29	19 24	43 85	32 29	27 27	23 39	95 30	60 34	43 36	34 39	28 19
30	19 77	44 68	32 91	27 80	24 05	95 35	60 41	43 46	34 53	28 36
31	20 33	45 52	33 54	28 36	24 73	95 41	60 49	43 57	34 67	28 56
32	20 92	46 41	34 20	28 94	25 44	95 48	60 58	43 69	34 83	28 78
33	21 54	47 33	34 90	29 53	26 17	95 55	60 68	43 81	35 01	29 03
34	22 20	48 27	35 61	30 16	26 95	95 64	60 79	43 97	35 21	29 30
35	22 90	49 26	36 36	30 83	27 75	95 73	60 91	44 13	35 44	29 60
36	23 63	50 27	37 13	31 51	28 [illegible]	95 83	61 04	44 31	35 70	29 93
37	24 40	51 34	37 94	32 22	29 [illegible]	95 94	61 19	44 52	35 98	30 31
38	25 23	52 44	38 79	32 97	30 35	96 06	61 36	44 75	36 29	30 72
39	26 11	53 57	39 66	33 76	31 30	96 19	61 55	45 00	36 65	31 19
40	27 03	54 76	40 58	34 59	32 28	96 34	61 75	45 30	37 05	31 70
41	28 01	55 98	41 54	35 46	33 31	96 51	62 00	45 62	37 50	32 28
42	29 05	57 26	42 54	36 38	34 38	96 71	62 27	45 99	37 99	32 92
43	30 16	58 59	43 58	37 35	35 52	96 91	62 57	46 40	38 54	33 63
44	31 35	59 97	44 68	38 37	36 72	97 17	62 92	46 87	39 17	34 41
45	32 60	61 41	45 83	39 45	37 96	97 44	63 31	47 39	39 86	35 28
46	33 94	62 90	47 05	40 59	39 27	97 77	63 75	47 97	40 64	36 24
47	35 36	64 45	48 32	41 81	40 65	98 14	64 25	48 63	41 50	37 31
48	36 88	66 08	49 66	43 10	42 11	98 54	64 81	49 37	42 46	38 46
49	38 50	67 76	51 07	44 47	43 64	99 00	65 44	50 19	43 53	39 75
50	40 24	69 52	52 55	45 92	45 28	99 53	66 14	51 11	44 70	41 14
51	42 08	71 36	54 11	47 48	After 20 years the Premium reduces to $10 per $1,000 at all ages.	100 12	66 92	52 13	46 00	-----
52	44 03	73 26	55 76	49 13		100 76	67 79	53 25	47 43	-----
53	46 13	75 26	57 50	50 88		101 49	68 77	54 51	49 01	-----
54	48 37	77 32	59 34	52 77		102 30	69 85	55 89	50 73	-----
55	50 75	79 49	61 29	54 79		103 21	71 05	57 43	52 62	-----
56	53 29	81 76	63 36	56 96		104 21	72 39	59 13	-----	-----
57	56 02	84 12	65 56	59 28		105 32	73 88	61 00	-----	-----
58	58 91	86 60	67 91	61 76		106 56	75 52	63 05	-----	-----
59	62 03	89 20	70 40	64 44		107 94	77 34	65 32	-----	-----
60	65 41	91 95	73 08	67 33		109 47	79 37	67 82	-----	-----

For Notes see pages 226-27

MODIFIED ENDOWMENT WITH LIFE OPTION.
WITHOUT PROFITS.

Age.	Annual Premiums.	Modes of Settlement End of 20 Years. End'd. Cash.	Options in Lieu of Endowment. 1 Paid-up Life Policy on evidence of good health.	2 Cash & paid-up Policy for $1,000.	3 Life Annuity	—and—	Paid-up Life Policy.	4 Life (Annuity. No further Insurance.)	Endowment. 20 years Without Profits. 10 Annual Premiums.
	$	$	$	$	$		$	$	$
20	29 07	595	1450	184	23 26		518	36 17	70 60
21	29 57	608	1450	189	23 66		537	37 55	70 74
22	30 08	621	1450	193	24 07		555	38 90	70 79
23	30 60	634	1450	197	24 48		574	40 50	70 85
24	31 15	648	1450	201	24 92		593	42 14	70 91
25	31 70	662	1450	206	25 36		612	43 87	71 00
26	32 27	676	1450	210	25 82		631	45 70	71 06
27	32 87	691	1450	214	26 30		650	47 69	71 14
28	33 48	706	1450	219	26 79		670	49 79	71 22
29	34 13	722	1450	224	27 31		690	52 00	71 32
30	34 79	738	1450	229	27 84		710	54 52	71 42
31	35 46	754	1450	234	28 37		730	57 10	71 53
32	36 17	771	1450	239	28 94		750	59 91	71 66
33	36 86	787	1450	244	29 49		770	62 82	71 80
34	37 00	804	1450	249	30 08		790	66 00	71 95
35	38 36	821	1450	254	30 69		800	69 40	72 12
36	39 35	845	1460	266	31 48		837	73 63	72 32
37	40 14	862	1460	271	32 12		855	77 53	72 53
38	40 98	880	1460	277	32 79		875	81 80	72 76
39	41 83	898	1460	283	33 47		895	86 38	73 03
40	42 7[illegible]	916	1460	289	34 17		14	91 30	73 32
41	43 62	934	1460	294	34 90		33	96 60	73 65
42	44 74	958	1470	306	35 80		959	102 96	74 02
43	45 70	976	1470	312	36 56		978	109 16	74 44
44	46 90	1001	1480	324	37 52		1005	116 67	74 91
45	48 13	1026	1490	337	38 51		1031	124 82	75 43
46	49 58	1058	1510	357	39 67		1065	134 56	76 02
47	51 06	1090	1530	377	40 85		1100	145 14	76 68
48	52 59	1123	1550	398	42 08		1130	155 18	77 41
49	54 13	1155	1570	419	43 31		1160	165 86	78 23
50	55 92	1196	1600	449	44 74		1203	179 97	79 13
51	57 50	1228	1620	470	46 00		1235	193 80	80 13
52	59 15	1261	1640	492	47 32		1260	204 59	81 23
53	60 85	1294	1660	515	48 68		1294	221 [illegible]	82 43
54	62 60	1327	1680	537	50 08		1327	238 [illegible]	83 76
55	64 40	1360	1700	560	51 52		1353	253 13	85 [illegible]
56	------	------	------	------	------		------	------	86 [illegible]
57	------	------	------	------	------		------	------	88 53
58	------	------	------	------	------		------	------	90 42
59	------	------	------	------	------		------	------	92 48
60	------	------	------	------	------		------	------	94 71

For Notes see pages 226-27

Age.	LIFE. SPECIAL CLASS. WITHOUT PROFITS. (Sub-Standard Lives). Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	ENDOWMENT. SPECIAL CLASS. WITHOUT PROFITS. Continuous Annual Premiums. (Sub-Standard Lives.) 10 Years.	15 Years.	20 Years.	Amount required to purchase an Annuity of $100 yearly. Males.	Females.
	$	$	$	$	$	$	$	$	$
20	22 08	48 22	36 58	31 08	97 82	64 38	47 10	2103	2302
21	22 46	48 72	36 96	31 40	97 90	64 46	47 18	2089	2287
22	22 86	49 26	37 38	31 76	97 96	64 54	47 26	2074	2271
23	23 30	49 84	37 82	32 16	98 04	64 60	47 32	2059	2255
24	23 78	50 48	38 32	32 58	98 12	64 68	47 40	2043	2238
25	24 30	51 18	38 86	33 06	98 20	64 76	47 48	2027	2221
26	24 88	51 92	39 42	33 56	98 26	64 84	47 56	2010	2204
27	25 48	52 70	40 04	34 10	98 34	64 92	47 62	1993	2184
28	26 12	53 52	40 68	34 66	98 42	64 98	47 70	1975	2165
29	26 82	54 40	41 36	35 28	98 50	65 06	47 78	1957	2146
30	27 56	55 32	42 08	35 92	98 58	65 14	47 86	1937	2125
31	28 36	56 28	42 84	36 60	98 64	65 22	48 00	1918	2105
32	29 20	57 28	43 64	37 32	98 72	65 28	48 18	1897	2083
33	30 08	58 34	44 48	38 10	98 80	65 36	48 42	1876	2061
34	31 04	59 44	45 36	38 90	98 88	65 44	48 72	1855	2038
35	32 06	60 58	46 30	39 76	98 94	65 64	49 06	1833	2015
36	33 14	61 78	47 28	40 66	99 02	65 90	49 44	1810	1991
37	34 30	63 04	48 30	41 64	99 10	66 22	49 86	1786	1966
38	35 54	64 36	49 40	42 66	99 18	66 58	50 34	1762	1941
39	36 86	65 74	50 54	43 74	99 42	66 98	50 88	1737	1915
40	38 28	67 18	51 74	44 90	99 74	67 44	51 50	1711	1889
41	39 78	68 68	53 02	46 14	100 10	67 96	52 18	1685	1861
42	41 38	70 26	54 38	47 46	100 52	68 54	52 96	1658	1833
43	43 10	71 90	55 80	48 86	101 00	69 18	53 82	1631	1805
44	44 94	73 62	57 30	50 36	101 52	69 92	54 80	1603	1776
45	46 92	75 42	58 90	51 98	102 10	70 74	55 88	1574	1746
46	49 02	77 30	60 58	53 70	102 76	71 64	57 08	1545	1715
47	51 26	79 26	62 38	55 56	103 50	72 68	58 44	1515	1684
48	53 68	81 32	64 28	57 56	104 32	73 82	59 94	1484	1652
49	56 26	83 48	66 32	59 72	105 24	75 12	61 62	1453	1620
50	59 06	85 76	68 52	62 06	106 28	76 56	63 50	1421	1587
51	62 04	88 18	70 86	64 58	107 46	78 20	65 60	1389	1553
52	65 26	90 72	73 38	67 34	108 76	80 02	67 94	1356	1519
53	68 72	93 42	76 10	70 34	110 24	82 06	71 14	1323	1484
54	72 44	96 28	79 04	73 60	111 90	84 34	74 24	1289	1449
55	76 46	99 32	82 22	77 16	113 74	86 92	77 66	1255	1414
56	80 78	102 58	85 38	------	115 84	89 78	------	1221	1378
57	85 46	106 06	89 44	------	118 18	93 00	------	1186	1341
58	90 50	109 80	93 56	------	120 80	96 58	------	1151	1305
59	95 96	113 82	98 06	------	123 76	100 62	------	1116	1268
60	101 86	118 18	102 98	------	127 08	105 10	------	1086	1231

For Notes see pages 226-27

Age.	LIFE. Annual Premiums	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums	25 Annual Premiums.	ENDOWMENT. CONTINUOUS ANNUAL PREMIUMS. 10 Years.	15 Years.	20 Years.	25 Years.	30 Years.
	$	$	$	$	$	$	$	$	$	$
21	19 40	44 30	33 30	27 95	24 85	103 75	66 30	48 10	38 30	31 55
22	19 85	45 05	33 85	28 40	25 30	103 75	66 35	48 15	38 40	[illegible] 70
23	20 30	45 85	34 45	28 90	25 75	103 80	66 40	48 25	38 5[illegible]	[illegible] 83
24	20 75	46 70	35 10	29 45	26 20	103 85	66 50	48 35	38 70	32 00
25	21 30	47 60	35 75	30 00	26 70	103 95	66 60	48 50	38 85	32 20
26	21 85	48 55	36 45	30 60	27 25	104 05	66 75	48 65	39 05	32 45
27	22 40	49 50	37 20	31 25	27 85	104 20	66 90	48 85	39 25	32 70
28	23 00	50 50	38 00	31 90	28 45	104 35	67 05	49 00	39 45	32 95
29	23 60	51 55	38 75	32 55	29 05	104 50	67 25	49 20	39 70	33 20
30	24 25	52 60	39 55	33 25	29 65	104 60	67 40	49 40	39 95	33 50
31	24 90	53 65	40 35	33 90	30 25	104 75	67 55	49 60	40 20	33 80
32	25 60	54 75	41 15	34 60	30 90	104 90	67 75	49 80	40 45	34 15
33	26 35	55 85	42 00	35 [illegible]	31 60	105 05	67 90	50 05	40 75	34 50
34	27 10	57 0[illegible]	42 90	36 15	32 30	105 20	68 10	50 30	41 05	34 90
35	27 95	58 2[illegible]	43 80	36 95	33 05	105 40	68 35	50 55	41 40	35 35
36	28 80	59 45	44 75	37 75	33 85	105 60	68 55	50 85	41 [illegible]	35 80
37	29 70	60 70	45 75	38 60	34 65	105 75	68 80	51 15	42 20	36 30
38	30 60	61 95	46 75	39 50	35 45	105 95	69 05	51 50	42 60	36 85
39	31 60	63 30	47 75	40 40	36 35	106 15	69 35	51 85	43 10	37 40
40	32 60	64 65	48 85	41 35	37 25	106 35	69 65	52 25	43 60	38 05
41	33 70	66 05	49 95	42 35	38 20	106 60	70 00	52 70	44 15	38 75
42	34 85	67 55	51 10	43 40	39 25	106 90	70 40	53 20	44 80	39 55
43	36 10	69 10	52 35	44 55	40 35	107 25	70 85	53 75	45 55	40 40
44	37 45	70 70	53 65	45 70	41 50	107 65	71 30	54 40	46 30	41 35
45	38 85	72 35	55 00	46 95	42 75	108 10	71 85	55 05	47 20	42 40
46	40 30	74 10	56 40	48 30	44 05	108 60	72 45	55 80	48 10	-----
47	41 85	75 85	57 85	49 65	45 40	109 05	73 10	56 60	49 10	-----
48	43 50	77 60	59 35	51 05	46 85	109 55	73 75	57 50	50 20	-----
49	45 20	79 45	60 90	52 55	48 35	110 10	74 50	58 40	51 40	-----
50	47 05	81 35	62 55	54 10	49 95	110 70	75 30	59 45	52 70	-----
51	48 95	83 35	64 25	55 75	-----	111 35	76 20	60 60	-----	-----
52	51 00	85 40	66 05	57 55	-----	112 10	77 20	61 85	-----	-----
53	53 20	87 55	68 00	59 45	-----	112 95	78 30	63 20	-----	-----
54	55 55	89 80	70 00	61 50	-----	113 90	79 55	64 75	-----	-----
55	58 10	92 20	72 15	63 65	-----	114 95	80 90	66 40	-----	-----
56	60 75	94 65	74 40	-----	-----	116 10	82 35	-----	-----	-----
57	63 55	97 20	76 80	-----	-----	117 35	83 95	-----	-----	-----
58	66 55	99 90	79 35	-----	-----	118 75	85 75	-----	-----	-----
59	69 80	102 75	82 05	-----	-----	120 30	87 70	-----	-----	-----
60	73 20	105 70	84 90	-----	-----	121 95	89 80	-----	-----	-----

For Notes see page 227

Age.	LIFE. Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	25 Annual Premiums.	ENDOWMENT. Continuous Annual Premiums. 10 Years.	15 Years.	20 Years.	25 Years.	30 Years.
	$	$	$	$	$	$	$	$	$	$
20	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	10[illegible]	[illegible] 60	47 65	37 80	31 15
21	19 10	43 80	33 00	27 75	24 70	102 05	65 70	47 75	37 95	31 30
22	19 55	44 55	33 55	28 20	25 15	102 70	65 75	47 80	38 05	31 45
23	20 00	45 35	34 15	28 70	25 60	102 75	65 80	47 90	38 15	31 60
24	20 50	46 20	34 75	29 25	26 05	102 80	65 90	48 00	38 30	31 75
25	21 00	47 05	35 45	29 80	26 55	102 90	66 00	48 15	38 45	31 95
26	21 55	48 00	36 15	30 40	27 10	103 00	66 15	48 30	38 65	32 15
27	22 15	48 95	36 85	31 00	27 65	103 10	66 30	48 45	38 85	32 40
28	22 75	49 [illegible]	37 60	31 65	28 20	103 25	66 50	48 65	39 05	32 65
29	23 40	50 95	38 35	32 30	28 80	103 40	66 65	48 85	39 30	32 95
30	24 05	52 00	39 15	32 95	29 40	103 55	66 80	49 05	39 55	33 25
31	24 75	53 05	39 95	33 60	30 05	103 70	66 95	49 25	39 80	33 55
32	25 45	54 10	40 75	34 30	30 70	103 85	67 10	49 45	40 05	33 85
33	26 20	55 2[illegible]	41 50	35 05	31 35	104 00	67 30	49 65	40 35	34 20
34	27 00	56 35	42 45	35 80	32 05	104 15	67 50	49 90	40 65	34 60
35	27 80	57 55	43 35	36 60	32 80	104 30	67 70	50 20	41 00	35 00
36	28 65	58 75	44 30	37 40	33 55	104 45	67 95	50 50	41 35	35 5[illegible]
37	29 55	59 [illegible]	45 25	38 25	34 35	104 65	68 20	50 80	41 75	36 [illegible]
38	30 50	61 [illegible]	6[illegible]	39 10	35 15	104 85	68 45	51 10	42 20	36 50
39	31 50	62 [illegible]	[illegible] 25	40 00	36 05	105 05	68 70	51 45	42 65	37 05
40	3[illegible] 55	63 [illegible]	[illegible] 30	40 95	36 90	105 25	69 00	51 85	43 15	37 70
41	3[illegible] 65	65 25	49 40	41 90	37 85	105 50	69 35	52 30	43 70	38 40
42	[illegible] 85	66 70	50 55	42 95	38 85	105 80	69 75	52 80	44 35	39 15
43	[illegible] 10	68 20	51 75	44 05	39 95	106 15	70 20	53 35	45 05	40 00
44	[illegible] 40	69 80	53 05	45 25	41 10	106 55	70 70	53 95	45 80	40 95
45	33 80	71 45	54 40	46 45	42 30	107 00	71 20	54 60	46 65	41 95
46	40 30	73 15	55 75	47 75	43 60	107 45	71 80	55 35	47 60	.....
47	41 80	74 85	57 20	49 10	44 95	107 95	72 40	56 15	48 60	.....
48	43 45	76 60	58 65	50 50	46 35	108 45	73 10	57 00	49 65	.....
49	45 15	78 40	60 15	51 95	47 80	108 95	73 80	57 95	50 80	.....
50	46 95	80 25	61 75	53 50	49 40	109 55	74 60	58 95	52 10	.....
51	48 85	82 20	63 45	55 15	.....	110 20	75 50	60 05	....	.....
52	50 90	84 25	65 25	56 90	.....	110 95	76 45	61 30	....	.....
53	53 05	86 40	67 15	58 75	.....	111 80	77 55	62 70	....	.....
54	55 35	88 60	69 15	60 75	.....	112 70	78 75	64 20	....	.....
55	57 80	90 90	71 25	62 85	.....	113 75	80 10	65 85	....	....
56	60 45	93 35	73 45	.....	.....	114 90	81 55	....	....	....
57	63 35	95 90	75 80	.....	.....	116 15	83 15	....	....	....
58	66 45	98 55	78 30	.....	.....	117 50	84 90	....	....	....
59	6[illegible] 65	101 30	80 95	.....	.....	119 05	86 85	....	....	.....
60	[illegible] 1	104 2[illegible]	83 75	.....	.....	120 70	88 95	....	....	.....

For Notes see pages. 227-28

Age.	LIFE Without Profits. Annual Premiums	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	25 Annual Premiums	ENDOWMENT Continuous Annual Premiums. Without Profits. 10 Years.	15 Years.	20 Years.	25 Years.	30 Years.
	$	$	$	$	$	$	$	$	$	$
20	.....	.....	.....	.....	.....	92 35	58 50	42 00	32 60	26 60
21	15 15	37 40	27 60	22 85	20 10	92 35	58 55	42 05	32 65	26 65
22	15 50	38 00	28 05	23 20	20 45	92 40	58 60	42 10	32 70	26 70
23	15 85	38 60	28 50	23 60	20 80	92 40	58 65	42 15	32 75	26 80
24	16 20	39 25	29 00	24 00	21 15	92 45	58 70	42 20	32 80	26 90
25	16 60	39 90	29 50	24 45	21 50	92 50	58 75	42 25	32 90	27 00
26	17 00	40 60	30 00	24 90	21 90	92 55	58 80	42 30	33 00	27 10
27	17 45	41 30	30 55	25 35	22 30	92 60	58 85	42 40	33 10	27 25
28	17 90	42 05	31 10	25 80	22 75	92 65	58 90	42 50	33 20	27 40
29	18 40	42 85	31 70	26 30	23 20	92 70	58 95	42 60	33 30	27 55
30	18 90	43 65	32 30	26 80	23 65	92 75	59 00	42 70	33 45	27 70
31	19 45	44 50	32 90	27 35	24 15	92 80	59 10	42 80	33 60	27 90
32	20 00	45 35	33 60	27 90	24 65	92 85	59 20	42 90	33 75	28 10
33	20 60	46 25	34 30	28 50	25 20	92 90	59 30	43 00	33 90	28 35
34	21 25	47 15	35 00	29 10	25 75	93 00	59 40	43 15	34 10	28 65
35	21 90	48 15	35 70	29 70	26 35	93 10	59 50	43 30	43 30	28.95
36	22 60	49 15	36 45	30 40	26 95	93 20	59 65	43 50	34 60	29 25
37	23 35	50 20	37 25	31 10	27 60	93 30	59 80	43 70	34 90	29 60
38	24 15	51 25	38 10	31 80	28 30	93 40	59 95	43 90	35 20	30 05
39	24 95	52 35	38 95	32 55	29 00	93 55	60 15	44 15	35 50	30 50
40	25 85	53 50	39 85	33 35	29 80	93 70	60 35	44 45	35 90	31 00
41	26 80	54 70	40 80	34 20	30 60	93 85	60 55	44 80	36 30	31 55
42	27 80	55 95	41 75	35 10	31 45	94 05	60 85	45 15	36 80	32 20
43	28 85	57 25	42 80	36 00	32 35	94 25	61 15	45 55	37 30	32 90
44	29 95	58 60	43 90	37 00	33 35	94 50	61 50	46 00	37 95	33 65
45	31 15	60 00	45 00	38 05	34 40	94 75	61 90	46 50	38 65	34 50
46	32 45	61 50	46 20	39 15	35 50	95 10	62 30	47 10	39 40	.....
47	33 80	63 00	47 40	40 30	36 65	95 45	62 80	47 75	40 20	.....
48	35 25	64 60	48 75	41 55	37 90	95 85	63 35	48 45	41 10	.....
49	36 80	66 25	50 15	42 90	39 25	96 30	63 95	49 30	42 15	.....
50	38 50	67 95	51 60	44 30	40 75	96 80	64 65	50 20	43 30	.....
51	40 25	69 75	53 10	45 80	.....	97 35	65 40	51 20	.....	.....
52	42 10	71 60	54 75	47 40	.....	98 00	66 25	52 30	.....	.....
53	44 10	73 55	56 45	49 10	.....	98 70	67 20	53 50	.....	.....
54	46 25	75 55	58 25	50 90	.....	99 50	68 25	54 85	.....	.....
55	48 55	77 70	60 20	52 80	.....	100 40	69 40	56 40	.....	.....
56	50 95	79 90	62 20	.....	.....	101 35	70 75	.....	.....	.....
57	53 55	82 20	64 40	.....	.....	102 45	72 20	.....	.....	.....
58	56 35	84 60	66 70	.....	.....	103 65	73 80	.....	.....	.....
59	59 30	87 20	69 10	.....	.....	105 00	75 60	.....	.....	.....
60	62 50	89 85	71 75	.....	.....	106 45	77 55	.....	.....	.....

For Notes see pages 227-28

FIVE PER CENT. GOLD BOND.

Age.	LIFE. Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	ENDOWMENT. CONTINUOUS ANNUAL PREMIUMS. 10 Years.	15 Years.	20 Years.	25 Years.	30 Years.
	$	$	$	$	$	$	$	$	$
20	.....	.....	.....	.....	126 20	80 69	58 61	46 49	38 31
21	23 49	53 87	40 59	34 13	126 26	80 81	58 73	46 68	38 50
22	24 05	54 80	41 27	34 69	126 32	80 87	58 79	46 80	38 68
23	24 60	55 78	42 00	35 30	126 38	80 93	58 92	46 92	38 87
24	25 22	56 83	42 74	35 98	126 44	81 06	59 04	47 11	39 05
25	25 83	57 87	43 60	36 65	126 57	81 18	59 22	47 29	39 30
26	26 51	59 04	44 46	37 39	126 69	81 36	59 41	47 54	39 54
27	27 24	60 21	45 33	38 13	126 81	81 55	59 59	47 79	39 85
28	27 98	61 44	46 25	38 93	127 00	81 80	59 84	48 03	40 18
29	28 78	62 67	47 17	39 73	127 18	81 98	60 09	48 34	40 53
30	29 58	63 96	48 15	40 53	127 37	82 16	60 33	48 65	40 90
31	30 44	65 25	49 14	41 33	127 55	82 35	60 58	48 95	41 27
32	31 30	66 54	50 12	42 19	127 74	82 53	60 82	49 26	41 64
33	32 23	67 90	51 17	43 11	127 92	82 78	61 07	49 63	42 07
34	33 21	69 31	52 21	44 03	128 10	83 03	61 38	50 00	42 56
35	34 19	70 79	53 32	45 02	128 29	83 27	61 75	50 43	43 05
36	35 24	72 26	54 49	46 00	128 47	83 58	62 12	50 86	43 67
37	36 35	73 74	55 66	47 05	128 72	83 89	62 48	51 35	44 28
38	37 52	75 28	56 89	48 09	128 97	84 19	62 85	51 91	44 90
39	38 75	76 88	58 12	49 20	129 21	84 50	63 28	52 46	45 57
40	40 04	78 54	59 41	50 37	129 46	84 87	63 78	53 07	46 37
41	41 39	80 26	60 76	51 54	129 77	85 30	64 33	53 75	47 23
42	42 87	82 04	62 18	52 83	130 13	85 79	64 94	54 55	48 15
43	44 40	83 89	63 65	54 18	130 56	86 35	65 62	55 41	49 20
44	46 00	85 85	65 25	55 66	131 06	86 96	66 36	56 33	50 37
45	47 72	87 88	66 91	57 13	131 61	87 53	67 16	57 38	51 60
46	49 57	89 97	68 57	58 73	132 16	88 31	68 68	58 55	.....
47	51 41	92 07	70 36	60 39	132 78	89 15	69 06	59 78	.....
48	53 44	94 22	72 14	62 12	133 39	89 91	70 11	61 07	.....
49	55 53	96 43	73 98	63 90	134 01	90 77	71 28	62 48	.....
50	57 75	98 71	75 95	65 81	134 75	91 76	72 51	64 08	.....
51	60 09	101 11	78 04	67 83	135 55	92 87	73 86	.....	.....
52	62 61	103 63	80 26	69 99	136 47	94 03	75 40	.....	.....
53	65 25	106 27	82 59	72 26	137 51	95 39	77 12	.....	.....
54	68 08	108 98	85 05	74 72	138 62	96 86	78 97	.....	.....
55	71 09	111 81	87 64	77 31	139 91	98 52	81 00	.....	.....
56	74 35	114 82	90 34	80 13	141 33	100 31	.....	.....	.....
57	77 92	117 96	93 23	83 09	142 86	102 27	.....	.....	.....
58	81 73	121 22	96 31	86 28	144 53	104 43	.....	.....	.....
59	85 67	124 60	99 57	89 79	146 43	106 83	.....	.....	.....
60	89 91	128 17	103 01	93 48	148 46	109 41	.....	.....	.....

For Notes see pages 227-28

RETURN PREMIUM PLAN.

All Premiums paid returned in the event of death within the Distribution Period.

Age.	Distribution Period 15 Years. LIFE. Annual Premiums.	Distribution Period 15 Years. LIFE. 15 Annual Premiums.	Distribution Period 15 Years. Endowment. 15 Years.	Distribution Period 20 Years. LIFE. Annual Premiums.	Distribution Period 20 Years. LIFE. 20 Annual Premiums.	Distribution Period 20 Years. Endowment. 20 Years.	Guaranteed Life Income Policy. 15 Years.	Guaranteed Life Income Policy. 20 Years.	Guaranteed Life Income Policy. 25 Years.	Term Plan, with Option. 5 Years.	Term Plan, with Option. 10 Years.
	$	$	$	$	$	$	$	$	$	$	$
20	.....	....	69 90	....	.....	52 10	64 50	44 05	32 90	10 80	11 35
21	20 70	35 30	70 15	21 30	30 55	52 40	64 00	43 75	32 70	10 80	11 35
22	21 20	35 95	70 35	21 85	31 15	52 65	63 40	43 35	32 55	10 80	11 35
23	21 70	36 70	70 55	22 40	31 80	52 90	62 90	43 05	32 30	10 80	11 35
24	22 30	37 45	70 80	23 00	32 50	53 15	62 40	42 70	32 20	10 80	11 35
25	22 90	38 30	71 05	23 70	33 20	53 45	61 85	42 45	32 05	10 80	11 35
26	23 55	39 10	71 35	24 40	34 00	53 80	61 35	42 15	31 95	11 00	11 45
27	24 25	39 95	71 65	25 20	34 80	54 15	60 90	41 85	31 85	11 20	11 65
28	25 00	40 90	72 05	26 00	35 70	54 60	60 45	41 65	31 80	11 40	11 85
29	25 75	41 80	72 40	26 85	36 60	55 10	59 95	41 45	31 80	11 60	12 10
30	26 55	42 85	72 75	27 75	37 55	55 60	59 45	41 25	31 80	11 80	12 35
31	27 40	43 80	73 15	28 70	38 55	56 15	59 05	41 10	31 80	12 00	12 60
32	28 30	44 85	73 50	29 75	39 55	56 75	58 70	40 90	31 80	12 25	12 85
33	29 25	45 95	74 00	30 80	40 70	57 35	58 15	40 70	31 85	12 55	13 20
34	30 25	47 10	74 50	31 95	41 90	58 00	57 80	40 55	31 95	12 80	13 45
35	31 30	48 35	75 10	33 20	43 15	58 80	57 40	40 50	32 05	13 05	13 80
36	32 45	49 65	75 70	34 55	44 50	59 60	57 05	40 50	32 20	13 35	14 20
37	33 65	51 00	76 40	35 95	45 95	60 60	56 75	40 45	32 45	13 65	14 60
38	34 95	52 45	77 10	37 50	47 45	61 60	56 50	40 50	32 70	14 00	15 10
39	36 30	53 95	77 90	39 15	49 10	62 70	56 20	40 55	32 95	14 35	15 60
40	37 75	55 55	78 80	40 95	50 95	63 95	56 00	40 65	33 30	14 75	16 25
41	39 35	57 25	79 70	42 95	52 90	65 35	55 85	40 85	...	15 20	16 95
42	41 05	59 10	80 85	45 10	55 15	67 00	55 85	41 10	...	15 80	17 80
43	42 95	61 15	82 15	47 55	57 55	68 80	55 80	41 35	...	16 55	18 65
44	45 00	63 30	83 50	50 25	60 25	70 95	55 90	41 75	....	17 30	19 65
45	47 20	65 75	85 00	53 25	63 20	73 25	56 00	42 15	...	18 20	20 80
46	49 60	68 30	86 75	56 50	66 50	75 85	56 20	...	....	19 20	22 00
47	52 25	71 05	88 65	60 15	70 20	78 80	56 45	....	....	20 30	23 30
48	55 10	74 00	90 85	64 10	74 05	82 10	56 80	....	....	21 45	24 70
49	58 25	77 30	93 20	68 55	78 50	85 85	57 20	....	....	22 75	26 60
50	61 75	80 90	96 00	73 50	83 50	90 05	57 65	....	....	24 15	28 00
51	65 55	84 95	99 10	....	....	.....	....	....	....	25 70	29 80
52	69 85	89 40	102 50	....	....	.....	....	....	....	27 35	31 80
53	74 55	94 40	106 40	....	....	.....	....	....	....	29 05	34 00
54	79 80	99 90	110 80	....	....	.....	....	....	....	31 20	36 40
55	85 70	106 05	115 80	.....	.....	.....	....	....	....	33 20	38 95

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	INSTALMENT PLAN PAYABLE IN 20 EQUAL ANNUAL INSTALMENTS OF $50 EACH							ENDOWMENT. TEN ANNUAL PREMIUMS.		
	LIFE.			ENDOWMENT. Continuous Annual Premiums.				Payable at Death or in		
Age.	Annual Premiums.	10 Annual Premiums.	20 Annual Premiums	10 Years.	15 Years.	20 Years.	25 Years.	15 Years.	20 Years.	25 Years.
	$	$	$	$	$	$	$	$	$	$
20	....	....	....	78 59	50 25	36 50	28 95	88 35	76 80	68 70
21	14 63	33 55	21 26	78 63	50 33	36 53	29 07	88 40	76 90	68 85
22	14 98	34 13	21 60	78 67	50 36	36 61	29 15	88 45	77 00	69 00
23	15 32	34 74	21 98	78 71	50 40	36 69	29 22	88 50	77 10	69 15
24	15 70	35 39	22 41	78 74	50 48	36 77	29 34	88 60	77 20	69 30
25	16 09	36 01	22 83	78 82	50 56	36 88	29 45	88 70	77 35	69 45
26	16 51	36 77	23 29	78 90	50 67	37 00	29 61	88 85	77 55	69 70
27	16 97	37 50	23 75	78 97	50 79	37 11	29 76	89 00	77 75	69 95
28	17 43	38 23	24 24	79 09	50 94	37 27	29 91	89 15	77 95	70 25
29	17 92	39 03	24 74	79 20	51 05	37 42	30 10	89 30	78 15	70 55
30	18 42	39 83	25 24	79 32	51 17	37 57	30 30	89 50	78 40	70 85
31	18 96	40 64	25 74	79 43	51 28	37 73	30 49	89 70	78 65	71 15
32	19 49	41 41	26 27	79 55	51 40	37 88	30 68	89 90	78 90	71 45
33	20 07	42 28	26 85	79 66	51 55	38 03	30 91	90 10	79 15	71 80
34	20 68	43 16	27 42	79 78	51 71	38 22	31 14	90 30	79 40	72 20
35	21 29	44 08	28 04	79 89	51 86	38 45	31 41	90 50	79 65	72 60
36	21 95	45 00	28 65	80 01	52 05	38 68	31 67	90 70	79 95	73 05
37	22 64	45 92	29 30	80 16	52 27	38 91	31 98	90 95	80 30	73 50
38	23 36	46 88	29 95	80 32	52 43	39 14	32 33	91 20	80 65	74 00
39	24 13	47 88	30 64	80 47	52 62	39 41	32 67	91 45	81 00	74 50
40	24 93	48 91	31 37	80 62	52 85	39 72	33 05	91 70	81 40	75 10
41	25 78	49 93	32 10	80 81	53 12	40 06	33 47	92 05	81 85	75 70
42	26 70	51 09	32 90	81 04	53 43	40 41	33 97	92 45	82 35	76 40
43	27 65	52 24	33 74	81 31	53 77	40 87	34 51	92 85	82 95	77 20
44	28 65	53 47	34 66	81 62	54 18	41 33	35 08	93 35	83 60	78 10
45	29 72	54 73	35 58	81 96	54 54	41 82	35 73	93 90	84 30	79 05
46	30 87	56 03	36 58	82 31	55 00	42 40	36 46	94 45	85 10	80 05
47	32 02	57 34	37 61	82 69	55 46	43 01	37 23	95 05	85 90	81 10
48	33 28	58 68	38 68	83 07	55 99	43 63	38 03	95 70	86 75	82 25
49	34 58	60 05	39 77	83 43	56 52	44 39	38 91	96 40	87 65	83 45
50	35 96	61 47	40 98	83 92	57 14	45 16	39 91	97 15	88 65	84 70
51	37 42	62 97	42 21	84 41	57 83	46 00	.....	98 00	89 75	....
52	38 99	64 54	43 59	84 99	58 56	46 96	.....	98 95	90 95	....
53	40 64	66 18	45 00	85 64	59 40	48 03	.....	99 95	92 25	....
54	42 40	67 87	46 53	86 33	60 32	49 18	.....	101 10	93 70	....
55	44 27	69 63	48 14	87 13	61 36	50 44	.....	102 35	95 25	....
56	46 30	71 51	49 90	88 01	62 47	.....	.....	103 75	.....	....
57	48 53	73 46	51 74	88 97	63 69	.....	.....	105 25	.....	....
58	50 90	75 49	53 73	90 01	65 03	.....	.....	106 90	.....	....
59	53 35	77 60	55 92	91 19	66 53	.....	.....	108 75	.....	...
60	55 90	79 82	58 22	92 46	68 14	.....	.....	110 70	.....	....

For Notes see pages 227-28

Age.	LIFE. Annual Premiums	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	25 Annual Premiums	ENDOWMENT. Continuous Annual Premiums. 10 Years.	15 Years.	20 Years.	25 Years.	30 Years.
	$	$	$	$	$	$	$	$	$	$
21	19 62	48 56	36 00	29 84	26 26	105 84	68 40	50 07	39 38	32 54
22	20 06	49 30	36 55	30 31	26 68	105 92	68 50	50 17	39 50	32 68
23	20 51	50 06	37 13	30 80	27 12	106 02	68 00	50 28	39 63	32 82
24	20 99	50 85	37 73	31 31	27 57	106 11	68 70	50 40	39 76	32 98
25	21 49	51 67	38 35	31 83	28 05	106 22	68 82	50 55	[illegible] 00	33 15
26	22 01	52 51	38 98	32 37	28 54	106 33	68 94	50 66	40 06	33 34
27	22 56	53 38	39 65	32 94	29 05	106 44	69 07	50 81	40 23	33 54
28	23 14	54 28	40 33	33 52	29 58	106 56	69 21	50 97	40 41	33 76
29	23 74	55 21	41 05	34 13	30 14	106 70	69 35	51 13	40 61	33 99
30	24 38	56 18	41 78	34 76	30 72	106 84	69 51	51 31	40 82	34 25
31	25 05	57 18	42 55	35 42	31 32	106 98	69 68	51 51	41 05	34 54
32	25 75	58 21	43 34	36 11	31 96	107 15	69 86	51 72	41 31	34 85
33	26 50	59 28	44 16	36 82	32 62	107 32	70 06	51 95	41 59	35 19
34	27 28	60 38	45 02	37 56	33 31	107 50	70 27	52 20	41 89	35 57
35	28 11	61 53	45 91	38 34	34 02	107 70	70 50	52 47	42 23	35 99
36	28 98	62 71	46 83	39 15	34 80	107 91	70 75	52 78	42 60	36 44
37	29 90	63 94	47 79	40 00	35 60	108 14	71 02	53 10	43 00	36 94
38	30 88	65 21	48 79	40 89	36 45	108 39	71 32	53 47	43 45	37 49
39	31 91	66 53	49 83	41 81	37 34	108 66	71 64	53 87	43 94	38 10
40	33 01	67 90	50 92	42 79	38 28	108 96	72 00	54 31	44 49	38 77
41	34 16	69 32	52 06	43 82	39 28	109 28	72 40	54 80	45 09	39 51
42	35 39	70 79	53 24	44 90	40 33	109 63	72 83	55 33	45 75	40 32
43	36 70	72 32	54 49	46 04	41 45	110 03	73 32	55 93	46 49	41 21
44	38 08	73 91	55 79	47 25	42 65	110 46	73 85	56 59	47 30	42 20
45	39 55	75 57	57 16	48 52	43 92	110 94	74 44	57 32	48 20	43 28
46	41 12	77 30	58 60	49 87	45 27	111 47	75 10	58 14	49 19	44 47
47	42 79	79 10	60 11	51 31	46 72	112 06	75 83	59 03	50 29	45 77
48	44 57	80 98	61 71	52 83	48 27	112 72	76 64	60 03	51 49	47 19
49	46 46	82 95	63 39	54 45	49 93	113 44	77 54	61 13	52 82	48 75
50	48 48	84 99	65 16	56 17	51 70	114 24	78 53	62 34	54 29	50 45
51	50 62	87 12	67 03	58 01	53 60	115 13	79 62	63 67	55 89	-----
52	52 91	89 35	69 01	59 97	55 64	116 10	80 82	65 15	57 65	-----
53	55 35	91 68	71 10	62 06	57 83	117 17	82 15	66 76	59 57	-----
54	57 95	94 11	73 31	64 29	60 18	118 35	83 61	68 55	61 67	-----
55	60 72	96 66	75 66	66 69	62 70	119 64	85 21	70 51	63 97	-----
56	63 68	99 33	78 16	69 26	-----	121 06	86 99	72 66	-----	-----
57	66 84	102 13	80 82	72 01	-----	122 63	88 94	75 02	-----	-----
58	70 22	105 08	83 66	74 98	-----	124 36	91 09	77 61	-----	-----
59	73 83	108 19	86 69	78 16	-----	126 26	93 46	80 45	-----	-----
60	77 69	111 47	89 94	81 60	-----	128 [illegible]	96 07	83 55	-----	-----

For Notes see page 228

Age.	Endowment. 10 Annual Premiums. Payable at death or in 15 Years.	Endowment. 10 Annual Premiums. Payable at death or in 20 Years.	Term Insurance. 5 Years.	Term Insurance. 10 Years.	Term Insurance. 15 Years.	Term Insurance. 20 Years.	Yearly Renewable Term Annual Premiums.	Amount required to purchase an Annuity of $100 yearly. Males.	Amount required to purchase an Annuity of $100 yearly. Females.
	$	$	$	$	$	$	$	$	$
21	93 11	82 61	11 46	11 62	11 81	12 05	11 38	2234	2234
22	93 21	82 72	11 58	11 75	11 96	12 22	11 46	2220	2220
23	93 31	82 84	11 70	11 89	12 11	12 39	11 58	2205	2205
24	93 40	82 96	11 83	12 03	12 27	12 58	11 70	2180	2180
25	93 53	83 09	11 97	12 18	12 45	12 79	11 82	2172	2172
26	93 6[illegible]	83 23	12 12	12 35	12 63	13 01	11 96	21[illegible]	2154
27	93 77	83 38	12 27	12 52	12 84	13 25	12 10	2135	2135
28	93 92	83 54	12 43	12 71	13 05	13 51	12 25	2116	2116
29	94 06	83 71	12 61	12 91	13 29	1[illegible] 80	12 42	2096	2096
30	94 21	83 90	12 80	13 12	13 54	14 11	12 59	2076	2076
31	94 38	84 09	13 00	13 36	13 82	14 46	12 77	2054	2054
32	94 55	84 31	13 22	13 61	14 12	14 84	12 97	2032	2032
33	94 75	84 54	13 45	13 88	14 45	15 26	13 19	2010	2010
34	94 95	84 80	13 71	14 18	14 81	15 72	13 41	1987	1987
35	95 20	85 07	13 98	14 50	15 21	16 24	13 65	1963	1963
36	95 42	85 38	14 28	14 85	15 65	16 81	13 92	1938	1938
37	95 68	85 71	14 60	15 24	16 14	17 44	14 20	1913	1913
38	95 97	86 07	14 95	15 66	16 60	18 14	14 52	1887	1887
39	96 29	86 46	15 33	16 13	17 29	18 90	14 85	1860	1860
40	96 63	86 89	15 75	16 65	17 96	19 76	15 22	1833	1833
41	97 00	87 37	16 20	17 22	18 70	20 69	15 61	1804	1804
42	97 41	87 90	16 70	17 87	19 53	21 73	16 04	1776	1776
43	97 88	88 48	17 26	18 59	20 44	22 87	16 50	1746	1748
44	98 38	89 13	17 88	19 39	21 46	24 13	17 03	1716	1722
45	98 94	89 84	18 57	20 28	22 58	25 52	17 59	1685	1694
46	99 58	90 63	19 35	21 27	23 83	27 04	18 24	1653	1666
47	100 28	91 51	20 23	22 38	25 20	28 71	18 94	1621	1637
48	101 04	92 47	21 21	23 61	26 72	30 54	19 74	1588	[illegible]
49	101 90	93 53	22 30	24 97	28 40	32 54	20 65	1555	1576
50	102 85	94 70	23 51	26 47	30 23	34 73	21 67	1520	1544
51	103 88	95 98	24 85	28 13	32 25	37 1[illegible]	22 80	1486	1511
52	105 01	97 38	26 33	29 96	34 43	39	24 05	1450	1478
53	106 27	98 91	27 97	31 97	36 83	42	25 42	1415	1444
54	107 69	100 59	29 77	34 17	39 53	45	26 96	1378	1409
55	109 16	102 41	31 76	36 60	42 42	48 7[illegible]	28 63	1342	1374
56	110 82	104 40	33 94	39 26	45 57	52 17	30 48	1305	1338
57	112 64	106 50	36 35	42 18	49 00	55 88	32 52	1267	1301
58	114 63	108 90	38 99	45 38	52 72	59 85	34 76	1229	1264
59	116 83	111 47	41 90	48 89	56 74	64 10	37 23	1191	1227
60	119 23	114 23	45 09	52 72	61 08	68 63	39 95	1153	1189

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Age.	LIFE. Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	25 Annual Premiums.	ENDOWMENT. Continuous Annual Premiums. 10 Years.	15 Years.	20 Years.	25 Years.	30 Years.
	$	$	$	$	$	$	$	$	$	$
20	18 50	43 00	32 20	26 95	23 95	103 15	65 70	47 50	37 70	30 90
21	18 90	43 80	32 80	27 45	24 35	103 20	65 80	47 60	37 80	31 05
22	19 35	44 55	33 35	27 90	24 80	103 25	65 85	47 65	37 90	31 20
23	19 80	45 35	33 95	28 40	25 25	103 30	65 90	47 75	38 05	31 35
24	20 25	46 20	34 60	28 95	25 70	103 35	66 00	47 85	38 20	31 50
25	20 80	47 10	35 25	29 50	26 20	103 45	66 10	48 00	38 35	31 70
26	21 35	48 05	35 95	30 10	26 75	103 55	66 25	48 15	38 55	31 95
27	21 90	49 00	36 70	30 75	27 35	103 70	66 40	48 35	38 75	32 20
28	22 50	50 00	37 50	31 40	27 90	103 85	66 55	48 50	38 95	32 45
29	23 10	51 05	38 25	32 05	28 55	104 00	66 75	48 70	39 20	32 70
30	23 75	52 10	39 05	32 75	29 15	104 10	66 90	48 90	39 45	33 00
31	24 40	53 15	39 85	33 40	29 75	104 25	67 05	49 10	39 70	33 30
32	25 10	54 25	40 65	34 10	30 40	104 40	67 25	49 30	39 95	33 65
33	25 85	55 35	41 50	34 85	31 10	104 55	67 40	49 55	40 25	34 00
34	26 60	56 50	42 40	35 65	31 80	104 70	67 60	49 80	40 55	34 40
35	27 45	57 70	43 30	36 45	32 55	104 90	67 80	50 05	40 90	34 85
36	28 30	58 95	44 25	37 25	33 35	105 10	68 05	50 35	41 30	35 30
37	29 20	60 20	45 25	38 10	34 15	105 25	68 30	50 65	41 70	35 80
38	30 10	61 45	46 25	39 00	34 90	105 45	68 55	51 00	42 10	36 35
39	31 10	62 80	47 25	39 90	35 85	105 65	68 85	51 35	42 60	36 90
40	32 10	64 15	48 35	40 85	36 75	105 85	69 15	51 75	43 10	37 55
41	33 20	65 55	49 45	41 85	37 70	106 10	69 50	52 20	43 65	-----
42	34 35	67 05	50 60	42 90	38 75	106 40	69 90	52 70	44 30	-----
43	35 60	68 60	51 85	44 05	39 85	106 75	70 35	53 25	45 05	-----
44	36 95	70 20	53 15	45 20	41 00	107 15	70 80	53 90	45 80	-----
45	38 35	71 85	54 50	46 45	42 25	107 60	71 35	54 55	46 70	-----
46	39 80	73 60	55 90	47 80	-----	108 10	71 95	55 30	-----	-----
47	41 35	75 35	57 35	49 15	-----	108 55	72 60	56 10	-----	-----
48	43 00	77 10	58 85	50 55	-----	109 05	73 25	57 00	-----	-----
49	44 70	78 95	60 40	52 05	-----	109 60	74 00	57 90	-----	-----
50	46 55	80 85	62 05	53 60	-----	110 20	74 80	58 95	-----	-----
51	48 45	82 85	63 75	55 25	-----	110 85	75 70	-----	-----	-----
52	50 50	84 90	65 55	57 05	-----	111 60	76 70	-----	-----	-----
53	52 70	87 05	67 50	58 95	-----	112 45	77 80	-----	-----	-----
54	55 05	89 30	69 50	61 00	-----	113 40	79 05	-----	-----	-----
55	57 60	91 70	71 65	63 15	-----	114 45	80 40	-----	-----	-----
56	60 25	94 15	-----	-----	-----	115 60	-----	-----	-----	-----
57	63 05	96 70	-----	-----	-----	116 85	-----	-----	-----	-----
58	66 05	99 40	-----	-----	-----	118 25	-----	-----	-----	-----
59	69 30	102 25	-----	-----	-----	119 80	-----	-----	-----	-----
60	72 70	105 20	-----	-----	-----	121 45	-----	-----	-----	-----

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	LIFE WITHOUT PROFITS.					ENDOWMENT CONTINUOUS ANNUAL PREMIUMS WITHOUT PROFITS				
Age.	Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	25 Annual Premiums.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.
	$	$	$	$	$	$	$	$	$	$
20	15 50	37 80	28 05	23 30	20 55	91 80	59 55	42 85	33 15	27 00
21	15 85	38 40	28 50	23 65	20 85	93 85	59 60	42 90	33 25	27 10
22	16 20	39 05	28 95	24 05	21 25	93 90	59 65	42 95	33 30	27 20
23	16 55	39 70	29 45	24 50	21 60	93 95	59 70	43 05	33 40	27 30
24	16 95	40 35	29 95	24 90	22 00	94 00	59 80	43 10	33 50	27 40
25	17 35	41 05	30 50	25 35	22 40	94 05	59 85	43 20	33 60	27 55
26	17 80	41 75	31 05	25 80	22 80	94 15	59 95	43 30	33 70	27 70
27	18 25	42 50	31 60	26 30	23 25	94 20	60 05	43 40	33 85	27 85
28	18 75	43 30	32 20	26 80	23 70	94 30	60 10	43 50	33 95	28 00
29	19 25	44 10	32 80	27 30	24 15	94 40	60 20	43 65	34 10	28 20
30	19 75	44 95	33 45	27 85	24 65	94 45	60 35	43 75	34 30	28 40
31	20 35	45 80	34 10	28 40	25 20	94 55	60 45	43 90	34 45	28 60
32	20 90	46 70	34 80	29 00	25 70	94 65	60 55	44 05	34 65	28 85
33	21 55	47 65	35 50	29 65	26 30	94 80	60 70	44 25	34 85	29 15
34	22 20	48 60	36 25	30 25	26 90	94 90	60 85	44 40	35 10	29 45
35	22 90	49 65	37 00	30 95	27 50	95 05	61 00	44 60	35 35	29 75
36	23 65	50 65	37 85	31 65	28 15	95 20	61 20	44 85	35 65	30 15
37	24 40	51 75	38 65	32 40	28 85	95 35	61 40	45 10	35 95	30 55
38	25 25	52 90	39 55	33 15	29 60	95 50	61 60	45 35	36 35	31 00
39	26 10	54 05	40 45	33 95	30 35	95 70	61 85	45 70	36 70	31 50
40	27 05	55 25	41 40	34 80	31 20	95 90	62 10	46 05	37 15	32 05
41	28 0[illegible]	56 55	42 40	35 70	32 05	96 15	62 40	46 40	37 65	32 65
42	29 05	57 85	43 45	36 65	32 95	96 40	62 75	46 85	38 20	33 35
43	30 15	59 20	44 55	37 65	33 95	96 70	63 10	47 30	38 80	34 10
44	31 35	60 65	45 70	38 70	34 95	97 00	63 55	47 85	39 45	34 95
45	32 60	62 15	46 90	39 80	36 10	97 35	64 00	48 45	40 20	35 85
46	33 95	63 70	48 20	41 00	37 25	97 75	64 50	49 10	41 05	36 85
47	35 35	65 30	49 50	42 25	38 50	98 20	65 10	49 85	41 95	37 05
48	36 90	67 00	50 95	43 60	39 85	98 70	65 75	50 65	43 00	39 15
49	38 50	68 75	52 40	45 00	41 50	99 25	66 45	51 55	44 10	40 50
50	40 25	70 55	53 95	46 50	42 85	99 90	67 25	52 55	45 35	41 95
51	42 05	72 50	55 60	48 10	44 45	100 60	68 15	53 70	46 70	43 50
52	44 05	74 45	57 35	49 80	46 25	101 35	69 15	54 90	48 20	45 25
53	46 15	76 55	59 20	51 65	48 15	102 20	70 20	56 25	49 55	47 10
54	48 35	78 70	61 15	53 60	50 15	103 15	71 40	57 80	51 65	49 15
55	50 75	81 00	63 20	55 65	52 35	104 15	72 75	59 45	53 60	51 35
56	53 30	83 35	65 40	57 90	54 70	105 30	74 20	61 25	55 75	.....
57	56 00	85 85	67 70	60 30	57 25	106 60	75 85	63 25	58 10	.....
58	58 90	88 45	70 20	62 85	59 95	108 00	77 65	65 45	6[illegible] 65	.....
59	62 05	91 20	72 85	65 65	62 90	109 55	79 65	67 90	63 40	.....
60	65 35	94 10	75 70	68 60	66 05	111 25	81 80	70 55	66 45	.....

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Age.	Combined Option Policy.	FIVE YEAR COMBINED OPTION POLICY. RENEWAL POLICIES. LIFE.				ENDOWMENT.		
	Premiums.	Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	10 Years.	15 Years.	20 Years.
	$	$	$	$	$	$	$	$
20	13 10	------	------	------	------	------	------	------
21	13 20	------	------	------	------	------	------	------
22	13 35	------	------	------	------	------	------	------
23	13 55	------	------	------	------	------	------	------
24	13 70	------	------	------	------	------	------	------
25	13 95	19 65	41 35	30 75	25 55	100 40	62 55	44 30
26	14 20	20 15	42 30	31 40	26 15	100 50	62 70	44 50
27	14 50	20 75	43 30	32 15	26 80	100 65	62 90	44 65
28	14 85	21 30	44 35	32 95	27 45	100 80	63 05	44 85
29	15 05	21 90	45 35	33 75	28 15	100 95	63 20	45 05
30	15 25	22 55	46 45	34 55	28 85	101 10	63 40	45 25
31	15 50	23 25	47 50	35 35	29 55	101 25	63 55	45 45
32	15 85	24 00	48 65	36 25	30 30	101 40	63 75	45 70
33	16 30	24 80	49 80	37 10	31 05	101 55	63 90	45 90
34	16 80	25 60	51 00	38 05	31 85	101 70	64 10	46 20
35	17 35	26 50	52 25	39 00	32 70	101 90	64 35	46 45
36	17 90	27 35	53 50	39 95	33 55	102 10	64 00	46 75
37	18 40	28 25	54 80	41 00	34 45	102 30	64 85	47 10
38	18 85	29 20	56 15	42 05	35 35	102 45	65 10	47 45
39	19 30	30 20	57 50	43 10	36 30	102 65	65 40	47 80
40	19 80	31 30	58 90	44 20	37 30	102 90	65 70	48 20
41	20 45	32 35	60 40	45 40	38 35	103 15	66 05	48 65
42	21 30	33 50	61 95	46 65	39 50	103 45	66 45	49 20
43	22 30	34 70	63 60	47 95	40 70	103 85	66 95	49 75
44	23 50	36 00	65 30	49 35	41 95	104 25	67 45	50 40
45	24 70	37 40	67 10	50 80	43 25	104 70	68 00	51 10
46	26 00	38 95	68 90	52 25	44 65	105 20	68 60	51 90
47	27 30	40 60	70 80	53 80	46 10	105 70	69 25	52 85
48	28 65	42 30	72 70	55 40	47 60	106 20	69 95	54 00
49	30 05	44 10	74 65	57 05	49 20	106 75	70 70	55 40
50	31 70	46 05	76 70	58 80	50 85	107 40	71 55	57 00
51	------	48 00	78 80	60 60	52 60	108 05	72 45	58 70
52	------	50 10	81 00	62 55	54 50	108 85	73 55	60 40
53	------	52 35	83 35	64 60	56 50	109 70	74 70	62 20
54	------	54 75	85 75	66 75	58 65	110 65	76 00	64 00
55	------	57 30	88 30	69 05	60 90	111 75	77 40	65 80

For Notes see pages 228-29

Age.	INSTALMENT AND PRINCIPAL POLICY. Payable in 20 Annual instalments with Principal at the end of the period. LIFE. Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	ENDOWMENT. Continuous Annual Premiums. 10 Years.	15 Years.	20 Years.	Seven per cent. Annuity Bond. 15 Annual Premiums.	20 Annual Premiums.	10 Year Term Without Profits. Annual Premiums.
	$	$	$	$	$	$	$	$	$	$
20	23 10	53 75	40 25	33 70	128 95	82 15	59 35	92 80	60 75	13 10
21	23 60	54 75	41 00	34 30	129 00	82 25	59 50	92 90	60 90	13 40
22	24 20	55 70	41 70	34 90	129 05	82 30	59 55	93 00	61 10	13 60
23	24 75	56 70	42 45	35 50	129 10	82 35	59 70	93 10	61 30	13 80
24	25 30	57 75	43 25	36 20	129 20	82 50	59 80	93 20	61 55	14 05
25	26 00	58 85	44 05	36 85	129 30	82 60	60 00	93 30	61 80	14 40
26	26 70	60 05	44 95	37 60	129 45	82 80	60 20	93 45	62 00	14 80
27	27 40	61 25	45 90	38 45	129 60	83 00	60 45	93 60	62 30	15 30
28	28 10	62 50	46 90	39 25	129 80	83 20	60 60	93 80	62 65	15 80
29	28 90	63 80	47 80	40 05	130 00	83 40	60 85	94 00	62 95	16 30
30	29 70	65 10	48 80	40 95	130 10	83 60	61 10	94 25	63 20	16 80
31	30 50	66 45	49 80	41 75	130 30	83 80	61 35	94 55	63 55	17 25
32	31 40	67 80	50 80	42 60	130 50	84 05	61 60	94 85	63 95	17 75
33	32 30	69 20	51 85	43 55	130 70	84 25	61 95	95 20	64 25	18 25
34	33 25	70 60	53 00	44 55	130 85	84 50	62 25	95 65	64 60	18 80
35	34 30	72 10	54 10	45 55	131 10	84 75	62 55	96 10	64 95	19 40
36	35 40	73 70	55 30	46 55	131 35	85 05	62 95	96 50	65 35	20 05
37	36 50	75 25	56 55	47 60	131 55	85 35	63 30	96 90	65 80	20 75
38	37 60	76 80	57 80	48 75	131 80	85 70	63 75	97 30	66 30	21 50
39	38 85	78 50	59 05	49 85	132 05	86 05	64 20	97 70	66 90	22 35
40	40 15	80 20	60 45	51 05	132 30	86 45	64 70	98 05	67 45	23 30
41	41 50	81 95	61 80	52 30	132 60	86 85	65 25	98 55	68 15	24 35
42	42 95	83 80	63 25	53 60	133 00	87 35	65 85	99 15	69 05	25 50
43	44 50	85 75	64 80	55 05	133 45	87 95	66 55	99 80	70 15	26 75
44	46 20	87 75	66 45	56 50	133 95	88 50	67 35	100 50	71 35	28 15
45	47 95	89 80	68 10	58 05	134 50	89 20	68 20	101 30	72 45	29 70
46	49 75	92 00	69 90	59 75	135 10	89 95	69 10	102 20	73 65	31 35
47	51 70	94 20	71 70	61 45	135 70	90 75	70 10	103 25	75 15	33 10
48	53 75	96 35	73 55	63 20	136 30	91 5[illegible]	[illegible]1 25	104 35	76 95	35 00
49	55 85	98 70	75 50	65 05	137 00	92 50	72 35	105 50	79 05	37 05
50	58 20	101 05	77 55	67 00	137 75	93 50	73 70	106 80	81 40	39 30
51	-----	-----	-----	-----	138 55	94 60	-----	108 30	-----	-----
52	-----	-----	-----	-----	139 50	95 85	-----	1[illegible]9 90	-----	-----
53	-----	-----	-----	-----	140 55	97 25	-----	111 65	-----	-----
54	-----	-----	-----	-----	141 75	98 80	-----	113 45	-----	-----
55	-----	-----	-----	-----	143 05	100 50	-----	115 55	-----	-----

For Notes see pages 228-29

Age.	LIFE. Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	25 Annual Premiums.	ENDOWMENT. Continuous Annual Premiums. 10 Years.	15 Years.	20 Years.	25 Years.	30 Years.
	$	$	$	$	$	$	$	$	$	$
21	19 62	48 56	36 00	29 84	26 26	101 78	66 11	48 63	38 45	31 93
22	20 06	49 30	36 55	30 31	26 68	102 01	66 29	48 79	38 61	32 10
23	20 51	50 06	37 13	30 80	27 12	102 25	66 47	48 96	38 78	32 28
24	20 99	50 85	37 73	31 31	27 57	102 48	66 67	49 14	38 95	32 46
25	21 49	51 67	38 35	31 83	28 05	102 73	66 87	49 33	39 14	32 67
26	22 01	52 51	38 98	32 37	28 54	102 99	67 08	49 53	39 34	32 88
27	22 56	53 38	39 65	32 94	29 05	103 26	67 30	49 73	39 55	33 12
28	23 14	54 28	40 33	33 52	29 58	103 54	67 53	49 95	39 78	33 37
29	23 74	55 21	41 05	34 13	30 14	103 83	67 78	50 18	40 02	33 63
30	24 38	56 18	41 78	34 76	30 72	104 14	68 03	50 43	40 28	33 93
31	25 05	57 18	42 55	35 42	31 32	104 45	68 30	50 69	40 55	34 24
32	25 75	58 21	43 34	36 11	31 96	104 79	68 58	50 96	40 85	34 58
33	26 50	59 28	44 16	36 82	32 62	105 13	68 88	51 26	41 18	34 95
34	27 28	60 38	45 02	37 56	33 31	105 49	69 19	51 57	41 52	35 36
35	28 11	61 53	45 91	38 34	34 02	105 87	69 52	51 91	41 90	35 80
36	28 98	62 71	46 83	39 15	34 80	106 27	69 88	52 28	42 31	36 28
37	29 90	63 94	47 79	40 00	35 60	106 69	70 25	52 67	42 76	36 81
38	30 88	65 21	48 79	40 89	36 45	107 13	70 65	53 10	43 24	37 38
39	31 91	66 53	49 83	41 81	37 34	107 59	71 08	53 56	43 77	38 01
40	33 01	67 90	50 92	42 79	38 28	108 07	71 54	54 06	44 35	38 70
41	34 16	69 32	52 06	43 82	39 28	108 59	72 04	54 60	44 99	39 45
42	35 39	70 79	53 24	44 90	40 33	109 14	72 58	55 20	45 68	40 28
43	36 70	72 32	54 49	46 04	41 45	109 72	73 16	55 85	46 44	41 19
44	38 08	73 91	55 79	47 25	42 65	110 35	73 80	56 56	47 28	42 19
45	39 55	75 57	57 16	48 52	43 92	111 03	74 48	57 34	48 21	43 28
46	41 12	77 30	58 60	49 87	45 27	111 75	75 24	58 20	49 22	44 47
47	42 79	79 10	60 11	51 31	46 72	112 54	76 06	59 14	50 33	45 78
48	44 57	80 98	61 71	52 83	48 27	113 38	76 95	60 17	51 56	47 21
49	46 46	82 95	63 39	54 45	49 93	114 29	77 93	61 31	52 90	48 77
50	48 48	84 99	65 16	56 17	51 70	115 2[illegible]	79 00	62 55	54 37	50 47
51	50 62	87 12	67 03	58 01	-----	116 34	80 16	63 91	55 98	-----
52	52 91	89 35	69 01	59 97	-----	117 48	81 43	65 41	57 75	-----
53	55 35	91 68	71 10	62 06	-----	118 71	82 81	67 05	59 67	-----
54	57 95	94 11	73 31	64 29	-----	120 04	84 33	68 84	61 77	-----
55	60 72	96 66	75 66	66 69	-----	121 48	85 98	70 81	64 07	-----
56	63 68	99 33	78 16	69 26	-----	123 05	87 79	72 97	-----	-----
57	66 84	102 13	80 82	72 01	-----	124 74	89 77	75 32	-----	-----
58	70 22	105 08	83 66	74 98	-----	126 58	91 94	77 91	-----	-----
59	73 83	108 19	86 69	78 16	-----	128 58	94 33	80 73	-----	-----
60	77 69	111 47	89 94	81 60	-----	130 76	96 94	83 82	-----	-----

For Notes see page 229

AGE.	ENDOWMENT 10 Annual Premiums Payable at death or in		TERM PLAN.				Amount required to purchase an Annuity of $100 Yearly.	
	15 Years.	20 Years.	5 Years.	10 Years.	15 Years.	20 Years.	Males.	Females.
	$	$	$	$	$	$	$	$
21	90 87	81 88	11 46	11 62	11 81	12 05	2234	2234
22	91 10	82 12	11 58	11 75	11 96	12 22	2220	2220
23	91 34	82 37	11 70	11 89	12 11	12 39	2205	2205
24	91 59	82 63	11 83	12 03	12 27	12 58	2189	2180
25	91 85	82 91	11 97	12 18	12 45	12 79	2172	2172
26	92 12	83 19	12 12	12 35	12 63	13 01	2154	2154
27	92 40	83 49	12 27	12 52	12 84	13 25	2135	2135
28	92 69	83 80	12 43	12 71	13 05	13 51	2116	2116
29	93 00	84 13	12 61	12 91	13 29	13 80	2096	2096
30	93 31	84 47	12 80	13 12	13 54	14 11	2076	2076
31	93 64	84 83	13 00	13 36	13 82	14 46	2054	2054
32	93 99	85 21	13 22	13 61	14 12	14 84	2032	2032
33	94 36	85 61	13 45	13 88	14 45	15 26	2010	2010
34	94 74	86 03	13 71	14 18	14 81	15 72	1987	1987
35	95 14	86 48	13 98	14 50	15 21	16 24	1963	1963
36	95 56	86 95	14 28	14 85	15 65	16 81	1938	1938
37	96 01	87 45	14 60	15 24	16 14	17 44	1913	1913
38	96 48	87 99	14 95	15 66	16 69	18 14	1887	1887
39	96 98	88 55	15 33	16 13	17 29	18 90	1860	1860
40	97 51	89 16	15 75	16 65	17 96	19 76	1833	1833
41	98 07	89 81	16 20	17 22	18 70	20 69	1804	1804
42	98 67	90 51	16 70	17 87	19 53	21 73	1776	1776
43	99 31	91 26	17 26	18 59	20 44	22 87	1746	1748
44	100 01	92 07	17 88	19 39	21 46	24 13	1716	1722
45	100 75	92 94	18 57	20 28	22 58	25 52	1685	1694
46	101 56	93 89	19 35	21 27	23 83	------	1653	1666
47	102 43	94 92	20 23	22 38	25 20	------	1621	1637
48	103 38	96 03	21 21	23 61	26 72	------	1588	1607
49	104 40	97 23	22 30	24 97	28 40	------	1555	1576
50	105 50	98 53	23 51	26 47	30 23	------	1520	1544
51	106 70	99 93	24 85	28 13	------	------	1486	1511
52	107 98	101 44	26 33	29 96	------	------	1450	1478
53	109 37	103 06	27 97	31 97	------	------	1415	1444
54	110 87	104 82	29 77	34 17	------	------	1378	1409
55	112 50	106 72	31 76	36 60	------	------	1342	1374
56	114 26	108 76	33 94	------	------	------	1305	1338
57	116 17	110 96	36 35	------	------	------	1267	1301
58	118 25	113 33	38 99	------	------	------	1229	1264
59	120 50	115 89	41 90	------	------	------	1191	1227
60	122 95	118 66	45 09	------	------	------	1153	1189

For Notes see page 229

Age.	LIFE. Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	25 Annual Premiums.	ENDOWMENT. CONTINUOUS ANNUAL PREMIUMS. 10 Years.	15 Years.	20 Years.	25 Years.	30 Years.
	$	$	$	$	$	$	$	$	$	$
20	19 00	43 50	32 70	27 45	24 45	103 65	66 20	48 00	38 20	31 40
21	19 40	44 30	33 30	27 95	24 85	103 75	66 30	48 10	38 30	31 55
22	19 85	45 05	33 85	28 40	25 30	103 75	66 35	48 15	38 40	31 70
23	20 30	45 85	34 45	28 90	25 75	103 80	66 40	48 25	38 55	31 85
24	20 75	46 70	35 10	29 45	26 20	103 85	66 50	48 35	38 70	32 00
25	21 30	47 60	35 75	30 00	26 70	103 95	66 60	48 50	38 85	32 20
26	21 85	48 55	36 45	30 60	27 25	104 05	66 75	48 65	39 05	32 45
27	22 40	49 50	37 20	31 25	27 85	104 20	66 90	48 85	39 25	32 70
28	23 00	50 50	38 00	31 90	28 45	104 35	67 05	49 00	39 45	32 95
29	23 60	51 55	38 75	32 55	29 05	104 50	67 25	49 20	39 70	33 20
30	24 25	52 60	39 55	33 25	29 65	104 60	67 40	49 40	39 95	33 50
31	24 90	53 65	40 35	33 90	30 25	104 75	67 55	49 60	40 20	33 80
32	25 60	54 75	41 15	34 60	30 90	104 90	67 75	49 80	40 45	34 15
33	26 35	55 85	42 00	35 35	31 60	105 05	67 90	50 05	40 75	34 50
34	27 10	57 00	42 90	36 15	32 30	105 20	68 10	50 30	41 05	34 90
35	27 95	[illegible]	43 80	36 95	33 05	105 40	68 35	50 55	41 40	35 35
36	28 80	59 45	44 75	37 75	33 85	105 60	68 55	50 85	41 80	35 80
37	[illegible] 70	60 70	45 75	38 60	34 65	105 75	68 80	51 15	42 20	36 30
38	30 60	61 95	46 75	39 50	35 45	105 95	69 05	51 50	42 60	36 85
39	31 60	63 30	47 75	40 40	36 35	106 15	69 35	51 85	43 10	37 40
40	32 00	64 65	48 85	41 35	37 25	106 35	69 65	52 25	43 60	38 05
41	33 70	66 [illegible]	49 95	42 35	38 20	106 60	70 00	52 70	44 15	------
42	34 85	67 [illegible]	51 10	43 40	39 25	106 90	70 40	53 20	44 80	------
43	36 10	69 [illegible]	52 35	44 55	40 35	107 25	70 85	53 75	45 55	------
44	37 45	70 70	53 65	45 70	41 50	107 65	71 30	54 40	46 30	------
45	38 85	72 35	55 00	46 95	42 75	108 10	71 85	55 05	47 20	------
46	40 30	74 10	56 40	48 30	44 05	108 60	72 45	55 80	------	------
47	41 85	75 85	57 85	49 65	45 40	109 05	73 10	56 60	------	------
48	43 50	77 60	59 35	51 05	46 85	109 55	73 75	57 50	------	------
49	45 20	79 45	60 90	52 55	48 35	110 10	74 50	58 40	------	------
50	47 05	81 35	62 55	54 10	49 95	110 70	75 30	59 45	------	------
51	48 95	83 35	64 25	55 75	------	111 35	76 20	------	------	------
52	51 00	85 40	66 05	57 55	------	112 10	77 20	------	------	------
53	53 20	87 55	68 00	59 45	------	112 95	78 30	------	------	------
54	55 55	89 80	70 00	61 50	------	113 90	79 55	------	------	------
55	58 10	92 20	72 15	63 65	------	114 95	80 90	------	------	------
56	60 75	------	------	------	------	116 10	------	------	------	------
57	63 55	------	------	------	------	117 35	------	------	------	------
58	66 55	------	------	------	------	118 75	------	------	------	------
59	69 80	------	------	------	------	120 30	------	------	------	------
60	73 25	------	------	------	------	121 95	------	------	------	------

For Notes see pages 230-31.

	LIFE. WITHOUT PROFITS.					ENDOWMENT. CONTINUOUS ANNUAL PREMIUMS. WITHOUT PROFITS.				
Age.	Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	25 Annual Premiums.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.
	$	$	$	$	$	$	$	$	$	$
20	[illegible] 50	37 80	28 05	23 30	20 55	93 80	59 55	42 85	33 15	27 00
21	15 85	38 40	28 50	23 65	20 85	93 85	59 60	42 90	33 25	27 10
22	16 20	39 05	28 95	24 05	21 25	93 90	59 65	42 95	33 30	27 20
23	16 55	39 70	29 45	24 50	21 60	93 95	59 70	43 05	33 40	27 30
24	16 95	40 35	29 95	24 90	22 00	94 00	59 80	43 10	33 50	27 40
25	17 35	41 05	30 50	25 35	22 40	94 05	59 85	43 20	33 60	27 55
26	17 80	41 75	31 05	25 80	22 80	94 15	59 95	43 30	33 70	27 70
27	18 25	42 50	31 60	26 30	23 25	94 20	60 05	43 40	33 85	27 85
28	18 75	43 30	32 20	26 80	23 70	94 30	60 10	43 50	33 95	28 00
29	19 25	44 10	32 80	27 30	24 15	94 40	60 20	43 65	34 10	28 20
30	19 75	44 95	33 45	27 85	24 65	94 45	60 35	43 75	34 30	28 40
31	20 35	45 80	34 10	28 40	25 20	94 55	60 45	43 90	34 45	28 60
32	20 90	46 70	34 80	29 00	25 70	94 65	60 55	44 05	34 65	28 85
33	21 55	47 65	35 50	29 65	26 30	94 80	60 70	44 25	34 85	29 15
34	22 20	48 60	36 25	30 25	26 90	94 90	60 85	44 40	35 10	29 45
35	22 90	49 65	37 00	30 95	27 50	95 05	61 00	44 60	35 35	29 75
36	23 75	50 65	37 85	31 65	28 15	95 20	61 20	44 85	35 65	30 15
37	24 40	51 75	38 65	32 40	28 85	95 35	61 40	45 10	35 95	30 55
38	25 25	52 90	39 55	33 15	29 60	95 50	61 60	45 35	36 35	31 00
39	26 10	54 05	40 45	33 95	30 35	95 70	61 85	45 70	36 70	31 50
40	27 05	55 25	41 40	34 80	31 20	95 90	62 10	46 05	37 15	32 05
41	28 00	56 55	42 40	35 70	32 05	96 15	62 40	46 40	37 65	32 65
42	29 05	57 [illegible]	43 45	36 65	32 95	96 40	62 75	46 85	38 20	33 35
43	30 15	59 [illegible]	44 55	37 65	33 95	96 70	63 10	47 30	38 80	34 10
44	31 35	60 [illegible]	45 70	38 70	34 95	97 00	63 55	47 85	39 45	34 95
45	32 60	62 15	46 90	39 80	36 10	97 35	64 00	48 45	40 20	35 85
46	33 95	63 70	48 20	41 00	37 25	97 75	64 50	49 10	41 05	36 85
47	35 35	65 30	49 50	42 25	38 50	98 20	65 10	49 85	41 95	37 95
48	36 90	67 00	50 95	43 60	39 85	98 70	65 75	50 65	43 00	39 15
49	38 50	68 75	52 40	45 00	41 30	99 25	66 45	51 55	44 10	40 50
50	40 25	70 55	53 95	46 50	42 85	99 90	67 25	52 55	45 35	41 95
51	42 05	72 50	55 60	48 10	44 45	100 60	68 15	53 70	46 70	43 50
52	44 05	74 45	57 35	49 80	46 25	101 35	69 15	54 90	48 20	45 25
53	46 15	76 55	59 20	51 65	48 15	102 20	70 20	56 25	49 85	47 10
54	48 35	78 70	61 15	53 60	50 15	103 15	71 40	57 80	51 65	49 15
55	50 75	81 00	63 20	55 65	52 35	104 15	72 75	59 45	53 60	51 35
56	53 30	83 35	65 40	57 90	54 70	105 30	74 20	61 25	55 75	.....
57	56 00	85 85	67 70	60 30	57 25	106 60	75 85	63 25	58 10	.....
58	58 90	88 45	70 20	62 85	59 95	108 00	77 65	65 45	60 65	.....
59	62 05	91 20	72 85	65 65	62 90	109 55	79 65	67 90	63 40	.....
60	65 35	94 10	75 70	68 60	66 05	111 25	81 80	70 55	66 45	.....

For Notes see pages 230-31

60-YEAR ANNUITY BOND.					5 PER CENT. GUARANTEED BOND.	
$100 per annum during life on attaining Age 60 or $1000 in case of earlier death.					Premiums for $500.	
Age.	Annual Premiums till Age 60.	15 Annual Premiums.	20 Annual Premiums.	25 Annual Premiums.	15 Years.	20 Years.
	$	$	$	$	$	$
20	23 00	39 90	32 85	28 60	44 00	31 50
21	23 85	40 85	33 70	29 35	44 05	31 55
22	24 75	41 85	34 50	30 10	44 10	31 60
23	25 65	42 85	35 35	30 85	44 15	31 65
24	26 65	43 95	36 30	31 65	44 20	31 70
25	27 70	45 10	37 25	32 50	44 25	31 75
26	28 85	46 30	38 25	33 45	44 30	31 80
27	30 10	47 60	39 35	34 35	44 35	31 85
28	31 30	48 90	40 45	35 35	44 40	31 90
29	34 75	50 25	41 60	36 40	44 45	31 95
30	34 25	51 60	42 75	37 50	44 50	32 00
31	35 85	53 05	44 00	38 60	44 55	32 10
32	37 55	54 55	45 30	39 75	44 60	32 20
33	39 40	56 10	46 60	41 00	44 65	32 30
34	41 40	57 70	48 00	42 25	44 70	32 40
35	43 60	59 40	49 45	43 60	44 75	32 50
36	46 00	61 25	51 00	.....	44 80	32 60
37	48 50	63 00	52 55	.....	44 85	32 70
38	51 30	64 90	54 20	.....	44 90	32 80
39	54 40	66 90	55 95	.....	44 95	32 90
40	57 80	69 00	57 80	.....	45 00	33 10
41	61 55	71 10	.....	.....	45 05	33 30
42	65 85	73 50	.....	.....	45 10	33 50
43	70 65	76 00	.....	.....	45 15	33 75
44	76 15	78 70	.....	.....	45 20	34 10
45	81 35	81 35	.....	.....	45 25	34 50
46	.....	.....	.....	.....	45 30	.....
47	.....	.....	.....	.....	45 35	.....
48	.....	.....	.....	.....	45 40	.....
49	.....	.....	.....	.....	45 50	.....
50	.....	.....	.....	.....	45 60	.....

For Notes see pages 230-31

IMPROVED INSTALMENT POLICY.

Payable in 20 Annual Instalments at Death or Maturity. First Instalment $145, and 19 Instalments of $45 each.

	LIFE					ENDOWMENT.				
Age.	Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	25 Annual Premiums.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.
	$	$	$	$	$	$	$	$	$	$
20	14 10	34 20	25 45	21 20	18 65	81 35	52 20	37 70	30 20	24 00
21	14 40	34 85	25 9	21 60	19 00	81 40	52 2	37 75	30 25	24 65
22	14 70	35 4[illegible]	26 4	22 00	19 35	81 45	52 30	37 85	30 30	24 70
23	15 05	36 10	26 85	22 40	19 70	81 55	52 35	37 90	30 35	24 [illegible]0
24	15 40	36 75	27 35	22 85	20 05	81 65	52 40	38 00	30 40	24 90
25	15 80	37 45	27 85	23 25	20 45	81 75	52 45	38 15	30 50	25 05
26	16 25	38 10	28 35	23 70	20 85	81 80	52 55	38 25	30 60	25 20
27	16 70	38 85	28 90	24 15	21 30	81 90	52 60	38 40	30 70	25 35
28	17 2[illegible]	39 50	29 45	24 65	21 70	81 95	52 70	38 5[illegible]	30 80	25 50
29	17 75	40 25	30 05	25 15	22 20	82 00	52 75	38 70	30 95	25 70
30	18 25	41 00	30 65	25 65	22 65	82 10	52 85	38 85	31 10	25 90
31	18 80	41 75	31 25	26 20	23 20	82 25	52 95	29 05	31 30	26 20
32	19 35	42 50	31 85	26 75	23 70	82 35	53 10	39 25	31 45	26 45
33	19 95	43 30	32 45	27 30	24 25	82 45	53 20	39 45	31 65	26 75
34	20 55	44 10	33 10	27 90	24 80	82 60	53 35	39 65	31 85	27 05
35	21 20	45 00	33 75	28 50	25 40	82 70	53 55	39 96	32 05	27 35
36	21 80	45 90	34 45	29 1[illegible]	26 00	82 85	53 75	40 15	32 30	27 70
37	22 50	46 85	35 20	29 8[illegible]	26 6[illegible]	82 9[illegible]	53 95	40 35	32 55	28 05
38	23 20	47 8[illegible]	35 95	30 45	27 25	83 05	54 15	40 60	32 80	28 40
39	24 00	48 85	36 75	31 15	27 90	83 20	54 40	40 90	33 10	28 80
40	24 80	49 90	37 60	31 85	28 50	83 35	54 60	41 25	33 55	29 20
41	25 65	51 00	38 45	32 60	29 25	83 55	54 90	41 65	34 05	.....
42	26 55	52 15	39 40	33 40	30 00	83 75	55 20	42 05	34 60	.....
43	27 55	53 30	40 35	34 25	30 80	84 05	55 60	42 50	35 20	.....
44	28 60	54 55	41 45	35 15	31 70	84 35	56 00	43 00	35 80	.....
45	29 75	55 80	42 50	36 15	32 70	84 70	56 40	43 50	36 50	.....
46	31 00	57 15	43 65	37 20	33 75	85 10	56 90	44 0	.....	.....
47	32 25	58 60	44 80	38 35	34 90	85 55	57 40	44 55	.....	.....
48	33 65	60 10	46 00	39 60	36 15	86 05	57 95	45 15	.....	.....
49	35 15	61 65	47 30	40 90	37 50	86 50	58 55	45 80	.....	.....
50	36 75	63 30	48 75	42 35	39 00	87 00	59 20	46 60	.....	.....
51	38 40	65 00	50 20	43 85	.....	87 60	59 95	.....	.....	.....
52	40 15	66 65	51 75	45 35	.....	88 30	60 80	.....	.....	.....
53	41 95	68 40	53 35	46 90	.....	89 05	61 70	.....	.....	.....
54	43 85	70 20	55 05	48 70	.....	89 80	62 70	.....	.....	.....
55	45 80	72 05	56 85	50 25	.....	90 70	63 75	.....	.....	.....
56	47 90	74 00	58 70	.....	.....	91 65	.....	.....	.....	.....
57	50 10	76 05	60 65	.....	.....	92 65	.....	.....	.....	.....
58	52 45	78 20	62 65	.....	.....	93 75	.....	.....	.....	.....
59	54 95	79 85	64 75	.....	.....	94 85	.....	.....	.....	.....
60	57 65	82 90	66 95	.....	.....	96 05	.....	.....	.....	.....

For Notes see pages 230-31

GUARANTEED 5 p. c. DEBENTURE POLICY.

Payable at Death or Maturity as follows. In 20 Annual Instalments.—1st Instalment $145, Subsequent Instalments $45, and at the end of 20 years a further sum of $1000 making in all $2000.

Age.	LIFE. Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	25 Annual Premiums	ENDOWMENT. 15 Years.	20 Years.	25 Years.	30 Years.	Renewable Term Policies 5 Years.	10 Years.
	$	$	$	$	$	$	$	$	$	$
20	23 00	41 60	34 70	30 50	85 40	61 60	49 40	40 25	11 50	13 00
21	23 50	42 35	35 30	31 05	85 45	61 80	49 50	40 35	11 55	13 10
22	24 05	43 10	35 95	31 60	85 50	62 00	49 60	40 50	11 60	13 25
23	24 60	43 90	36 60	32 20	85 60	62 20	49 70	40 65	11 65	18 45
24	25 20	44 70	37 30	32 80	85 70	62 40	49 80	40 80	11 75	13 70
25	25 85	45 55	38 05	33 45	85 80	62 60	49 90	40 95	11 90	14 05
26	26 55	46 50	38 80	34 15	85 90	62 75	50 05	41 15	12 15	14 35
27	27 30	47 30	39 55	34 85	86 00	62 95	50 20	41 40	12 45	14 70
28	28 10	48 20	40 35	35 55	86 15	63 15	50 40	41 70	12 75	15 10
29	28 95	49 15	41 15	36 30	86 30	63 35	50 65	42 05	13 10	15 55
30	29 85	50 15	42 00	37 10	86 45	63 55	50 90	42 40	13 45	15 90
31	30 75	51 15	42 85	37 90	86 65	63 80	51 15	42 80	13 80	16 30
32	31 65	52 15	43 75	38 75	86 85	64 10	51 40	43 25	14 15	16 70
33	32 60	53 15	44 65	39 65	87 10	64 45	51 70	43 75	14 50	17 10
34	33 60	54 20	45 60	40 60	87 35	64 85	52 05	44 20	14 85	17 55
35	34 60	55 25	46 60	41 55	87 60	65 25	52 45	44 75	15 20	18 00
36	35 70	56 35	47 65	42 50	87 90	65 65	52 85	45 30	15 55	18 50
37	36 8.	57 55	48 75	43 4	88 25	66 05	53 30	45 85	15 90	19 05
38	38 05	58 80	49 85	44 45	88 60	66 50	53 75	46 45	16 25	19 65
39	39 30	60 10	51 00	45 50	88 95	66 95	54 25	47 10	16 65	20 35
40	40 60	61 50	52 15	46 65	89 35	67 45	54 85	47 75	17 15	21 15
41	42 00	62 90	53 35	47 85	89 85	68 00	55 55	.....	17 75	22 05
42	43 50	65 00	54 60	49 10	90 35	68 65	56 35	.....	18 40	22 95
43	45 10	66 00	55 95	50 45	90 90	69 40	57 30	.....	19 15	23 95
44	46 80	67 70	57 45	51 90	91 50	70 20	58 40	.....	20 00	25 05
45	48 65	69 50	59 10	53 50	92 25	71 10	59 70	.....	20 95	26 25
46	50 65	71 35	60 85	55 20	93 05	72 00	.....	.....	21 95	27 55
47	52 80	73 25	62 70	57 05	93 90	72 95	.....	.....	22 95	28 95
48	55 10	75 25	64 70	59 65	94 80	73 95	.....	.....	24 00	30 50
49	57 50	77 40	66 90	61 25	95 75	75 00	.....	.....	25 10	32 15
50	60 10	79 70	69 25	63 75	96 85	76 15	.....	.....	26 30	33 95
51	62 80	82 10	71 65	.....	97 05	.....	.....	.....	.....	.....
52	65 60	84 60	74 10	.....	98 45	.....	.....	.....	.....	.....
53	68 55	87 25	76 65	.....	99 80	.....	.....	.....	.....	.....
54	71 65	90 00	79 35	.....	102 40	.....	.....	.....	.....	.....
55	74 95	92 95	82 15	.....	104 25	.....	.....	.....	.....	.....
56	78 35	95 95	.....	.....	.....	.....	.....	.....	.....	.....
57	81 95	99 10	.....	.....	.....	.....	.....	.....	.....	.....
58	85 80	102 50	.....	.....	.....	.....	.....	.....	.....	.....
59	89 90	105 85	.....	.....	.....	.....	.....	.....	.....	.....
60	94 25	108 50	.....	.....	.....	.....	.....	.....	.....	.....

For Notes see pages 230-31

Guaranteed Bonus Policy.		DUPLEX POLICY.						Guaranteed Compound Int. Policy.
		Life.		Life. 20 Payments.		Endowment. 20 Years.		
Age.	20 Annual Premiums.	1st Year's Premiums.	Subsequent Premiums.	1st Year's Premiums.	Subsequent Premiums.	1st Year's Premiums.	Subsequent Premiums.	20 Annual Premiums.
	$	$	$	$	$	$	$	$
20	39 25	15 25	18 20	15 25	27 75	15 25	49 90	38 55
21	39 60	15 50	18 60	15 50	28 25	15 50	50 00	39 20
22	40 05	15 75	19 05	15 75	28 75	15 75	50 10	39 90
23	40 60	16 00	19 50	16 00	29 30	16 00	50 20	40 65
24	41 20	16 25	20 00	16 25	29 90	16 25	50 35	41 40
25	41 90	16 50	20 55	16 50	30 50	16 50	50 50	42 20
26	42 45	16 75	21 15	16 75	31 10	16 75	50 65	43 05
27	43 05	17 05	21 80	17 05	31 75	17 05	50 80	43 95
28	43 70	17 35	22 45	17 35	32 45	17 35	51 00	44 85
29	44 40	17 65	23 10	17 65	33 15	17 65	51 20	45 80
30	45 10	17 95	23 80	17 95	33 90	17 95	51 40	46 75
31	45 80	18 30	24 50	18 30	34 65	18 30	51 60	47 70
32	46 50	18 65	25 25	18 65	35 40	18 65	51 85	48 70
33	47 25	19 05	26 00	19 05	36 20	19 05	52 10	49 70
34	48 00	19 50	26 80	19 50	37 00	19 50	52 35	50 75
35	48 80	19 95	27 60	19 95	37 80	19 95	52 65	51 85
36	49 60	20 45	28 50	20 45	38 65	20 45	52 95	52 95
37	50 45	21 00	29 40	21 00	39 55	21 00	53 30	54 10
38	51 35	21 60	30 40	21 60	40 50	21 60	53 65	55 30
39	52 30	22 25	31 40	22 25	41 45	22 25	54 00	56 55
40	53 30	22 90	32 45	22 90	42 45	22 90	54 40	57 85
41	54 30	23 55	33 60	23 55	43 55	23 55	54 90	59 20
42	55 40	24 25	34 85	24 25	44 65	24 25	55 45	60 65
43	56 55	25 00	36 20	25 00	45 85	25 00	56 05	62 15
44	57 75	25 75	37 65	25 75	47 15	25 75	56 70	63 70
45	58 95	26 55	39 20	26 55	48 45	26 55	57 45	65 25
46	60 25	27 60	40 85	27 60	49 80	27 60	58 25	66 90
47	61 60	28 85	42 60	28 85	51 20	28 85	59 15	68 65
48	63 05	30 30	44 50	30 30	52 70	30 30	60 05	70 45
49	64 60	31 95	46 50	31 95	54 30	31 95	61 05	72 30
50	66 20	33 80	48 60	33 80	56 00	33 80	62 10	74 20
51	.....	35 65	50 80	35 65	57 80	.....	.....	.....
52	.....	37 50	53 10	37 50	59 70	.....	.....	.....
53	.....	39 45	55 50	39 45	61 70	.....	.....	.....
54	.....	41 50	58 00	41 50	63 80	.....	.....	.....
55	.....	43 65	60 65	43 65	66 10	.....	.....	.....
56	.....	46 05	63 45	.....	.....	.....	.....	.....
57	.....	48 85	66 40	.....	.....	.....	.....	.....
58	.....	52 15	69 55	.....	.....	.....	.....	.....
59	.....	55 95	72 95	.....	.....	.....	.....	.....
60	.....	60 35	76 70	.....	.....	.....	.....	.....

For Notes see pages 230-31

	ENDOWMENT. Ten Annual Premiums				ENDOWMENT. 15 Annual Premiums			ENDOWMENT. 20 Annual Premiums	
	Payable at death or in				Payable at death or in			Payable at death or in	
Age.	15 Years.	20 Years.	25 Years.	30 Years.	20 Years.	25 Years.	30 Years.	25 Years.	30 Years.
	$	$	$	$	$	$	$	$	$
20	88 25	77 00	67 15	59 75	57 20	50 10	44 95	41 75	37 15
21	88 35	77 10	67 30	59 85	57 30	50 20	45 10	41 85	37 30
22	88 45	77 20	67 50	59 95	57 40	50 30	45 25	41 95	37 45
23	88 55	77 35	67 70	60 10	57 50	50 45	45 40	42 10	37 60
24	88 65	77 50	67 90	60 25	57 65	50 60	45 60	42 25	37 75
25	88 75	77 65	68 10	60 45	57 80	50 80	45 85	42 45	37 95
26	88 85	77 80	68 35	60 65	57 95	51 00	46 10	42 65	38 15
27	89 00	78 00	68 65	60 90	58 10	51 25	46 40	42 85	38 40
28	89 15	78 20	68 95	61 15	58 30	51 50	46 70	43 05	38 65
29	89 30	78 40	69 25	61 40	58 50	51 75	47 05	43 30	38 95
30	89 45	78 60	69 55	61 70	58 70	52 00	47 40	43 55	39 25
31	89 60	78 85	69 85	62 10	58 95	52 25	47 75	43 80	39 60
32	89 75	79 10	70 20	62 60	59 20	52 50	48 15	44 05	39 95
33	89 95	79 35	70 55	63 25	59 45	52 80	48 55	44 35	40 35
34	90 15	79 65	70 95	63 90	59 70	53 10	48 95	44 65	40 75
35	90 35	79 95	71 35	64 55	60 00	53 45	49 40	45 00	41 20
36	90 60	80 25	71 75	65 35	60 30	53 80	49 85	45 35	41 65
37	90 85	80 55	72 25	66 15	60 60	54 20	50 40	45 75	42 15
38	91 10	80 95	72 80	66 95	60 90	54 60	50 95	46 20	42 65
39	91 40	81 35	73 35	67 75	61 25	55 10	51 60	46 70	43 20
40	91 70	81 75	73 95	68 55	61 60	55 60	52 25	47 20	43 75
41	92 05	82 25	74 55	69 45	62 00	56 10	52 95	47 80	44 40
42	92 45	82 75	75 25	70 35	62 40	56 70	53 75	48 45	45 15
43	92 90	83 35	76 05	71 40	62 90	57 40	54 65	49 15	46 00
44	93 35	83 95	77 00	72 45	63 40	58 25	55 65	49 90	46 95
45	93 90	84 70	78 00	73 70	64 05	59 25	56 65	50 70	47 95
46	94 45	85 45	.....	.....	64 70	.....	.....	.....	.....
47	95 10	86 35	.....	.....	65 55	.....	.....	.....	.....
48	95 75	87 25	.....	.....	66 40	.....	.....	.....	.....
49	96 55	88 25	.....	.....	67 50	.....	.....	.....	.....
50	97 35	89 25	.....	.....	68 75	.....	.....	.....	.....
51	98 20	.....	.....	.....	.....	.....	.....	.....	.....
52	99 15	.....	.....	.....	.....	.....	.....	.....	.....
53	100 20	.....	.....	.....	.....	.....	.....	.....	.....
54	101 35	.....	.....	.....	.....	.....	.....	.....	.....
55	102 70	.....	.....	.....	.....	.....	.....	.....	.....

For Notes see pages 230-31

	LIFE					ENDOWMENT CONTINUOUS ANNUAL PREMIUMS.				
Age.	Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	25 Annual Premiums.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.
	$	$	$	$	$	$	$	$	$	$
20	19 00	43 50	32 70	27 45	24 40	103 65	66 20	48 00	38 20	31 40
21	19 40	44 30	33 30	27 95	24 85	103 70	66 30	48 10	38 30	31 55
22	19 85	45 05	33 85	28 40	25 30	103 75	66 35	48 15	38 40	31 70
23	20 30	45 85	34 45	28 90	25 75	103 80	66 40	48 25	38 55	31 85
24	20 75	46 70	35 10	29 45	26 20	103 85	66 50	48 35	38 70	32 00
25	21 30	47 60	35 75	30 00	26 70	103 95	66 60	48 50	38 85	32 20
26	21 85	48 55	36 45	30 60	27 25	104 05	66 75	48 65	39 05	32 45
27	22 40	49 50	37 20	31 25	27 85	104 20	66 90	48 85	39 25	32 70
28	23 00	50 50	38 00	31 90	28 45	104 35	67 05	49 00	39 45	32 95
29	23 60	51 55	38 75	32 55	29 05	104 50	62 25	49 20	39 70	33 20
30	24 25	52 60	39 55	33 25	29 65	104 60	67 40	49 40	39 95	33 50
31	24 90	53 65	40 35	33 90	30 25	104 75	67 55	49 60	40 20	33 80
32	25 60	54 75	41 15	34 60	30 90	104 90	67 75	49 80	40 45	34 15
33	26 35	55 85	42 00	35 35	31 60	105 05	67 90	50 05	40 75	34 50
34	27 10	57 00	42 90	36 15	32 30	105 20	68 10	50 30	41 05	34 90
35	27 95	58 20	43 80	36 95	33 05	105 40	68 35	50 55	41 40	35 35
36	28 80	59 45	44 75	37 75	33 85	105 60	68 55	50 85	41 80	35 80
37	29 70	60 70	45 75	38 60	34 65	105 75	68 80	51 15	42 20	36 30
38	30 60	61 95	46 75	39 50	35 45	105 95	69 05	51 50	42 60	36 85
39	31 60	63 30	47 75	40 40	36 35	106 15	69 35	51 85	43 10	37 40
40	32 60	64 65	48 85	41 35	37 25	106 35	69 65	52 25	43 60	38 05
41	33 70	66 05	49 95	42 35	38 20	106 60	70 00	52 70	44 15	38 75
42	34 85	67 55	51 10	43 40	39 25	106 90	70 40	53 20	44 80	39 55
43	36 10	69 10	52 35	44 55	40 35	107 25	70 85	53 75	45 55	40 40
44	37 45	70 70	53 65	45 70	41 50	107 65	71 30	54 40	46 30	41 35
45	38 85	72 35	55 00	46 95	42 75	108 10	71 85	55 05	47 20	42 40
46	40 30	74 10	56 40	48 30	44 05	108 60	72 45	55 80	48 10	.....
47	41 85	75 85	57 85	49 65	45 40	109 05	73 10	56 60	49 10	.....
48	43 50	77 60	59 35	51 05	46 85	109 55	73 75	57 50	50 20	.....
	45 20	79 45	60 90	52 55	48 35	110 10	74 50	58 40	51 40	.....
	47 05	81 35	62 55	54 10	49 95	110 70	75 30	59 45	52 70	.....
51	48 95	83 35	64 25	55 75	.....	111 35	76 20	60 60	.....	.....
52	51 00	85 40	66 05	57 55	.....	112 10	77 20	61 85	.....	.....
53	53 20	87 55	68 00	59 45	.....	112 95	78 30	63 20	.....	.....
54	55 55	89 80	70 00	61 50	.....	113 90	79 55	64 75	.....	.....
55	58 10	92 20	72 15	63 65	.....	114 95	80 90	66 40	.....	.....
56	60 75	94 65	74 40	.....	.....	116 10	82 35	.....	.....	.....
57	63 55	97 20	76 80	.....	.....	117 35	83 95	.....	.....	.....
58	66 55	99 90	79 35	.....	.....	118 75	85 75	.....	.....	.....
59	69 80	102 75	82 05	.....	.....	120 30	87 70	.....	.....	.....
60	73 20	105 70	84 90	.....	.....	121 95	89 80	.....	.....	.....

For Notes see pages 229-30

	LIFE. Without Profits.					ENDOWMENT. Continuous Annual Premiums. Without Profits.				
Age.	Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	25 Annual Premiums.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.
	$	$	$	$	$	$	$	$	$	$
20	15 50	37 80	28 05	23 30	20 55	93 80	59 55	42 85	33 15	27 00
21	15 85	38 40	28 50	23 65	20 85	93 85	59 60	42 90	33 25	27 10
22	16 20	39 05	28 95	24 05	21 25	93 90	59 65	42 95	33 30	27 20
23	16 55	39 70	29 45	24 50	21 60	93 95	59 70	43 05	33 40	27 30
24	16 95	40 35	29 95	24 90	22 00	94 00	59 80	43 10	33 50	27 40
25	17 35	41 05	30 50	25 35	22 40	94 05	59 85	43 20	33 60	27 55
26	17 80	41 75	31 05	25 80	22 80	94 15	59 95	43 30	33 70	27 70
27	18 25	42 50	31 60	26 30	23 25	94 20	60 05	43 40	33 85	27 85
28	18 75	43 30	32 20	26 80	23 70	94 30	60 10	43 50	33 95	28 00
29	19 25	44 10	32 80	27 30	24 15	94 40	60 20	43 65	34 10	28 20
30	19 75	44 95	33 45	27 85	24 65	94 45	60 35	43 75	34 30	28 40
31	20 35	45 80	34 10	28 40	25 20	94 55	60 45	43 90	34 45	28 60
32	20 90	46 70	34 80	29 00	25 70	94 65	60 55	44 05	34 65	28 85
33	21 55	47 65	35 50	29 65	26 30	94 80	60 70	44 25	34 85	29 15
34	22 20	48 60	36 25	30 25	26 90	94 90	60 85	44 40	35 10	29 45
35	22 90	49 65	37 00	30 95	27 50	95 05	61 00	44 60	35 35	29 75
36	23 65	50 65	37 85	31 65	28 15	95 20	61 20	44 85	35 65	30 15
37	24 40	51 75	38 65	32 40	28 85	95 35	61 40	45 10	35 95	30 55
38	25 25	52 90	39 55	33 15	29 60	95 50	61 60	45 35	36 35	31 00
39	26 10	54 05	40 45	33 95	30 35	95 70	61 85	45 70	36 70	31 50
40	27 05	55 25	41 40	34 80	31 20	95 90	62 10	46 05	37 15	32 05
41	28 00	56 55	42 40	35 70	32 05	96 15	62 40	46 40	37 65	32 65
42	29 05	57 85	43 45	36 65	32 95	96 40	62 75	46 85	38 20	33 35
43	30 15	59 20	44 55	37 65	33 95	96 70	63 10	47 30	38 80	34 10
44	31 35	60 65	45 70	38 70	34 95	97 00	63 55	47 85	39 45	34 95
45	32 60	62 15	46 90	39 80	36 10	97 35	64 00	48 45	40 20	35 85
46	33 95	63 70	48 20	41 00	37 25	97 75	64 50	49 10	41 05	36 85
47	35 35	65 30	49 50	42 25	38 50	98 20	65 10	49 85	41 95	37 95
48	36 90	67 00	50 95	43 60	39 85	98 70	65 75	50 65	43 00	39 15
49	38 50	68 75	52 40	45 00	41 30	99 25	66 45	51 55	44 10	40 50
50	40 25	70 55	53 95	46 50	42 85	99 90	67 25	52 55	45 35	41 95
51	42 05	72 50	55 60	48 10	44 45	100 60	68 15	53 70	46 70	43 50
52	44 05	74 45	57 35	49 80	46 25	101 35	69 15	54 90	48 20	45 25
53	46 15	76 55	59 20	51 65	48 15	102 20	70 20	56 25	49 85	47 10
54	48 35	78 70	61 15	53 60	50 15	103 15	71 40	57 80	51 65	49 15
55	50 75	81 00	63 20	55 65	52 35	104 15	72 75	59 45	53 60	51 35
56	53 30	83 35	65 40	57 90	54 70	105 30	74 20	61 25	55 75	.....
57	56 00	85 85	67 70	60 30	57 25	106 60	75 85	63 25	58 10	.....
58	58 90	88 45	70 20	62 85	59 95	108 00	77 65	65 45	60 65	.....
59	62 05	91 20	72 85	65 65	62 90	109 55	79 65	67 90	63 40	.....
60	65 35	94 10	75 70	68 60	66 05	111 25	81 80	70 55	66 45	.....

For Notes see pages 229-30

5 Per Cent. Guaranteed Debenture Policy.							7 Per Cent. Guar'd Income Bond	
LIFE.					ENDOWMENT		Inves'm't Period 15 Years	Inves'm't Period 20 Years
Age.	Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums	15 Years.	20 Years.	Annual Premiums.	Annual Premiums.
	$	$	$	$	$	$	$	$
20	23 55	53 85	40 50	34 00	82 00	59 45	99 90	69 05
21	24 05	54 85	41 25	34 60	82 10	59 55	99 45	68 75
22	24 60	55 80	41 95	35 20	82 15	59 65	98 95	68 40
23	25 15	56 80	42 65	35 80	82 25	59 75	98 45	68 05
24	25 70	57 85	43 50	36 50	82 35	59 90	97 95	67 70
25	26 40	58 95	44 30	37 15	82 45	60 05	97 50	67 40
26	27 05	60 10	45 15	37 90	82 65	60 25	97 05	67 10
27	27 75	61 30	46 10	38 70	82 85	60 50	96 55	66 80
28	28 50	62 55	47 05	39 50	83 05	60 70	96 10	66 45
29	29 25	63 85	48 00	40 30	83 30	60 95	95 60	66 15
30	30 05	65 15	49 00	41 20	83 45	61 20	95 10	65 85
31	30 85	66 45	50 00	42 00	83 65	61 45	94 60	65 55
32	31 70	67 80	50 95	42 85	83 85	61 70	94 05	65 25
33	32 65	69 15	52 00	43 80	84 10	62 00	93 55	64 95
34	33 55	70 60	53 15	44 80	84 35	62 30	93 00	64 65
35	34 60	72 05	54 25	45 75	84 65	62 60	92 50	64 40
36	35 65	73 60	55 40	46 75	84 90	63 00	92 00	64 15
37	36 80	75 15	56 65	47 80	85 20	63 35	91 45	63 90
38	37 90	76 70	57 90	48 90	85 50	63 75	90 95	63 70
39	39 15	78 40	59 15	50 05	85 90	64 20	90 50	63 50
40	40 40	80 05	60 50	51 20	86 25	64 70	90 00	63 35
41	41 75	81 80	61 85	52 45	86 70	65 25	89 55	63 25
42	43 15	83 65	63 30	53 75	87 20	65 90	89 15	63 20
43	44 70	85 55	64 85	55 20	87 75	66 60	88 80	63 20
44	46 40	87 55	66 45	56 60	88 30	67 35	88 45	63 30
45	48 10	89 60	68 10	58 15	88 95	68 20	88 20	63 45
46	49 90	91 75	69 85	59 80	89 70	69 10	88 00	63 70
47	51 85	93 90	71 65	61 50	90 50	70 10	87 80	64 00
48	53 85	96 10	73 50	63 20	91 30	71 20	87 70	64 40
49	56 00	98 40	75 40	65 10	92 25	72 30	87 65	64 85
50	58 25	100 75	77 45	67 00	93 25	73 60	87 65	65 44
51	60 60	103 20	79 55	69 05	94 35	75 05	87 80	66 10
52	63 15	105 75	81 80	71 25	95 60	76 60	88 05	67 00
53	65 90	108 40	84 20	73 60	96 95	78 25	88 40	68 00
54	68 80	111 20	86 70	76 15	98 50	80 20	88 90	69 15
55	71 95	114 15	89 35	78 80	100 15	82 20	89 55	70 50
56	75 25	.....	92 15	.....	101 95	.....	90 35	.....
57	78 70	.....	95 10	.....	103 95	.....	91 30	.....
58	82 40	.....	98 25	.....	106 20	.....	92 45	.....
59	86 45	.....	101 60	.....	108 60	.....	93 85	.....
60	90 65	.....	105 15	....	111 29	.....	95 50	.....

For Notes see pages 229-30

	COMPOUND INVESTMENT PLAN.				INSTALMENT POLICY. Payable in 20 equal annual instalments of $50 each.							
	Investment Period 15 Years.		Investment Period 20 Years.		LIFE.				ENDOWMENT.			
Age.	Life 15 An. Premiums.	Endow't. 15 Years.	Life 20 An. Premiums.	Endow't. 20 Years.	Annual Premiums	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	10 Years.	15 Years.	20 Years.	25 Years.
	$	$	$	$	$	$	$	$	$	$	$	$
20	33 65	66 70	28 95	49 00	14 00	32 00	24 05	20 30	76 20	48 70	35 30	28 10
21	34 30	66 75	29 45	49 15	14 30	32 60	24 50	20 55	76 25	48 75	35 35	28 15
22	34 90	66 80	30 00	49 25	14 60	33 15	24 90	20 90	76 30	48 80	35 40	28 25
23	35 50	66 90	30 55	49 35	14 95	33 70	25 35	21 25	76 30	48 85	35 50	28 35
24	36 15	67 00	31 10	49 50	15 25	34 35	25 80	21 65	76 35	48 90	35 55	28 45
25	36 85	67 15	31 75	49 70	15 70	35 00	26 30	22 05	76 40	49 00	35 65	28 55
26	37 60	67 30	32 40	49 90	16 10	35 70	26 80	22 50	76 50	49 10	35 75	28 70
27	38 35	67 50	33 10	50 15	16 50	36 40	27 35	23 00	76 60	49 20	35 90	28 85
28	39 15	67 70	33 80	50 35	16 95	37 15	27 95	23 45	76 70	49 30	36 05	29 00
29	39 95	67 95	34 55	50 60	17 35	37 90	28 50	23 95	76 80	49 45	36 20	29 20
30	40 80	68 05	35 30	50 85	17 85	38 70	29 10	24 45	76 90	49 55	36 30	29 40
31	41 65	68 25	36 05	51 15	18 30	39 45	29 70	24 95	77 00	49 65	36 45	29 55
32	42 50	68 45	36 85	51 45	18 85	40 25	30 25	25 45	77 10	49 80	36 60	29 75
33	43 40	68 65	37 70	51 80	19 40	41 05	30 90	26 00	77 25	49 95	36 80	30 00
34	44 35	68 85	38 60	52 15	19 95	41 90	31 55	26 60	77 35	50 05	37 00	30 20
35	45 30	69 15	39 50	52 50	20 55	42 80	32 20	27 20	77 50	50 25	37 15	30 45
36	46 30	69 45	40 45	52 90	21 20	43 70	32 90	27 75	77 65	50 40	37 40	30 75
37	47 30	69 75	41 40	53 35	21 85	44 65	33 65	28 40	77 75	50 60	37 60	31 05
38	48 35	70 05	42 45	53 80	22 50	45 55	34 40	29 05	77 90	50 75	37 85	31 35
39	49 45	70 35	43 10	54 25	23 25	46 55	35 15	29 70	78 05	51 00	38 10	31 70
40	50 60	70 70	44 65	54 90	24 00	47 55	35 90	30 40	78 20	51 20	38 40	32 05
41	51 80	71 10	45 85	55 75	24 80	48 55	36 75	31 15	78 35	51 45	38 75	32 45
42	53 05	71 60	47 15	56 25	25 65	49 65	37 65	31 90	78 60	51 75	39 10	32 95
43	54 35	72 15	48 50	57 05	26 55	50 80	38 55	32 75	78 85	52 10	39 50	33 50
44	55 75	72 70	49 85	57 95	27 55	52 00	39 45	33 60	79 15	52 45	40 00	34 05
45	57 20	73 35	51 50	58 95	28 55	53 20	40 45	34 55	79 45	52 85	40 50	34 70
46	58 75	74 05	53 15	60 00	29 65	54 50	41 45	35 50	79 85	53 25	41 05	35 35
47	60 30	74 85	54 85	61 15	30 80	55 75	42 55	36 50	80 15	53 75	41 60	36 10
48	61 95	75 65	56 65	62 35	32 00	57 05	43 65	37 55	80 55	54 25	42 30	36 90
49	63 65	76 50	58 55	63 70	33 30	58 40	44 80	38 65	80 95	54 80	42 95	37 80
50	65 45	77 45	60 55	65 15	34 60	59 80	46 00	39 80	81 40	55 35	43 70	38 75
51	67 30	78 55	62 70	66 75	36 00	61 30	47 25	41 00	81 85	56 05	44 55	.....
52	69 30	79 75	65 00	68 50	37 50	62 80	48 55	42 30	82 40	56 75	45 45	.....
53	71 45	81 05	67 50	70 50	39 10	64 35	50 00	43 70	83 05	57 55	46 45	.....
54	73 65	82 45	70 20	72 65	40 85	66 00	51 45	45 20	83 75	58 50	47 60	.....
55	76 00	84 00	73 10	75 10	42 70	67 80	53 05	46 80	84 50	59 50	48 80	.....
56	78 55	85 75	.....	.....	44 65	69 60	54 70	.....	85 35	60 55	..	.....
57	81 20	87 65	.....	.....	46 75	71 45	56 45	.....	86 25	61 70	....	....
58	84 05	89 75	....	.....	48 95	73 45	58 35	.....	87 30	63 05	...	....
59	87 15	92 05	...	.....	51 3	75 55	60 35	.....	88 45	64 50		.....
60	90 45	94 65	....	.....	53 8	77 70	62 40	.....	89 65	66 00	...	.....

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FIVE PER CENT. GUARANTEED DEBENTURE POLICY.							TERM PLAN.		Commercial Plan. Annual Premiums payable for the age next birthday, in the age groups Without profits.	
LIFE WITHOUT PROFITS.					ENDOWM'T Continu's. Annual Premiums. Without Profits.					
Age.	Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	15 Years.	20 Years.	5 Years.	10 Years.	Age next birthday. Inclusive.	Annual Premiums.
	$	$	$	$	$	$	$	$		
20	17 95	44 25	32 55	26 95	71 55	51 15	9 65	9 85	20 to 24	11 25
21	18 45	45 15	33 25	27 70	71 70	51 25	9 75	10 05	21 " 25	11 30
22	18 96	45 95	33 85	28 05	71 75	51 40	9 75	10 20	22 " 26	11 35
23	19 45	46 80	34 55	28 60	71 85	51 50	9 75	10 35	23 " 27	11 45
24	20 00	47 70	35 20	29 15	71 95	51 60	9 85	10 55	24 " 28	11 55
25	20 55	48 70	35 95	29 85	72 05	51 75	10 05	10 80	25 " 29	11 70
26	21 15	49 75	36 75	30 45	72 20	51 95	10 40	11 10	26 " 30	11 85
27	21 80	50 90	37 55	31 10	72 35	52 10	10 75	11 45	27 " 31	12 05
28	22 45	51 95	38 45	31 90	72 55	52 35	11 10	11 85	28 " 32	12 25
29	23 15	53 05	39 25	32 60	72 75	52 55	11 40	12 20	29 " 33	12 45
30	23 90	54 20	40 10	33 35	72 95	52 80	11 75	12 10	30 " 34	12 70
31	24 65	55 35	41 00	34 10	73 10	53 00	12 05	12 95	31 " 35	12 95
32	25 45	56 30	41 90	34 85	73 30	53 25	12 35	13 30	32 " 36	13 25
33	26 25	57 80	42 85	35 70	73 50	53 50	12 75	13 70	33 " 37	13 55
34	27 10	59 05	43 85	36 50	73 70	53 80	13 20	14 10	34 " 38	13 90
35	28 05	60 35	44 80	37 45	73 95	54 10	13 65	14 55	35 " 39	14 25
36	28 95	61 70	45 85	38 30	74 20	54 40	14 10	15 05	36 " 40	14 65
37	29 95	63 10	46 90	39 30	74 55	54 80	14 50	15 55	37 " 41	15 05
38	31 00	64 45	48 05	40 25	74 80	55 15	14 85	16 15	38 " 42	15 50
39	32 15	65 85	49 15	41 25	75 10	55 60	15 25	16 75	39 " 43	15 95
40	33 25	67 35	50 30	42 30	75 45	56 00	15 65	17 45	40 " 44	16 45
41	34 50	68 90	51 55	43 40	75 85	56 50	16 20	18 25	41 " 45	17 00
42	35 85	70 50	52 85	44 55	76 25	57 20	16 90	19 10	42 " 46	17 65
43	37 25	72 25	54 20	45 80	76 75	57 75	17 75	20 05	43 " 47	18 40
44	38 70	73 95	55 65	47 10	77 35	58 45	18 70	21 10	44 " 48	19 25
45	40 30	75 85	57 15	48 55	78 00	59 25	19 75	22 25	45 " 49	20 20
46	41 95	77 70	58 70	49 95	78 60	60 05	20 88	23 50	46 " 50	21 25
47	43 70	79 60	60 25	51 45	79 35	60 95	21 90	24 85	47 " 51	22 40
48	45 50	81 00	61 90	53 00	80 10	61 95	23 05	26 25	48 " 52	23 65
49	47 40	83 55	63 55	54 65	80 95	63 00	24 20	27 80	49 " 53	25 00
50	49 45	85 65	65 35	56 40	81 85	64 20	25 50	29 50	50 " 54	26 45
51	51 70	87 85	67 30	58 25	82 90	65 50	26 95	31 35	51 " 55	28 05
52	54 00	90 05	69 25	60 25	84 00	66 90	28 60	33 45	52 " 56	29 80
53	56 45	92 50	71 35	62 25	85 30	68 50	30 45	35 75	53 " 57	31 70
54	59 10	94 90	73 60	64 55	86 65	70 20	32 45	38 35	54 " 58	33 80
55	61 90	97 50	75 95	66 90	88 20	72 10	34 70	41 15	55 " 59	36 10
56	64 85	100 20	78 45	....	89 90	....	37 15	44 20	56 " 60	38 60
57	68 10	103 00	81 10	....	91 65	....	39 90	47 50	57 " 61	41 35
58	71 45	105 95	83 85	....	93 65	....	42 95	51 00	58 " 62	44 40
59	75 10	109 05	86 80	....	95 90	....	46 30	54 80	59 " 63	47 75
60	78 90	112 30	89 95	....	98 30	....	50 00	58 85	60 " 64	51 80

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RETURN PREMIUM PLAN.

All Premiums paid returned in case of death within the Semi-Tontine Period.

	Semi-Tontine Period 15 Years.						Semi Tontine Period 20 Years.				
	LIFE.				Endowment.		LIFE.			Endowment.	
Age.	Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	15 Years.	20 Years.	Annual Premiums.	10 Annual Premiums.	20 Annual Premiums	20 Years.	25 Years.
	$	$	$	$	$	$	$	$	$	$	$
20	20 25	47 05	34 90	29 25	70 55	51 00	20 80	48 75	30 05	52 35	41 80
21	20 70	47 95	35 55	29 80	70 75	51 15	21 30	49 70	30 60	52 50	42 00
22	21 20	49 90	36 25	30 40	70 95	51 35	21 80	50 70	31 20	52 70	42 25
23	21 75	50 90	36 95	31 00	71 [illegible]	51 55	22 35	51 80	31 85	52 95	42 50
24	22 30	51 95	37 70	31 65	71 40	51 80	22 95	52 95	32 55	53 22	42 80
25	22 90	52 05	38 50	32 30	71 65	52 05	23 60	54 20	33 30	53 60	43 10
26	23 55	53 25	39 35	33 00	71 95	52 30	24 30	55 55	34 10	54 00	43 45
27	24 20	54 50	40 25	33 75	72 25	52 60	25 05	56 95	34 95	54 40	43 85
28	24 90	55 75	41 15	34 55	72 55	52 90	25 85	58 40	35 80	54 85	44 30
29	25 65	57 05	42 10	35 35	72 90	53 25	26 65	59 90	36 70	55 35	44 75
30	26 45	58 40	43 10	36 20	73 25	53 60	27 50	61 45	37 65	55 85	45 25
31	27 30	59 80	44 15	37 10	73 65	54 00	28 40	63 10	38 65	56 40	45 80
32	28 20	61 25	45 25	38 05	74 10	54 40	29 35	64 85	39 70	57 00	46 40
33	29 15	62 75	46 35	39 00	74 60	54 85	30 40	66 70	40 85	57 60	47 05
34	30 15	64 35	47 50	40 00	75 15	55 35	31 50	68 65	42 05	58 25	47 75
35	31 15	66 05	48 70	41 00	75 70	55 85	32 65	70 70	43 30	58 95	48 45
36	32 20	67 85	49 95	42 05	76 30	56 40	33 90	72 85	44 60	59 70	49 25
37	33 30	69 75	51 25	43 20	76 95	57 05	35 25	75 10	45 95	60 55	50 15
38	34 50	71 75	52 65	44 45	77 65	57 75	36 70	77 50	47 40	61 50	51 15
39	35 80	73 85	54 15	45 80	78 45	58 50	38 30	80 05	49 00	62 65	52 30
40	37 25	76 05	55 80	47 25	79 35	59 35	40 05	82 85	50 80	63 95	53 60
41	38 80	78 40	57 55	48 80	80 35	60 30	41 95	85 95	52 75	65 40	55 05
42	40 45	80 90	59 40	50 45	81 45	61 35	44 05	89 35	54 90	67 00	56 70
43	42 25	83 55	61 40	52 20	82 70	62 50	46 35	93 10	57 25	68 80	58 55
44	44 25	86 40	63 55	54 10	84 10	63 80	48 90	97 20	59 80	70 80	60 60
45	46 45	89 45	65 80	56 15	85 65	65 55	51 80	101 70	62 65	73 05	62 90
46	48 85	92 75	68 25	58 40	87 40	67 05	55 00	106 65	65 80	75 55	65 45
47	51 45	96 35	70 95	60 85	89 35	68 95	58 50	112 10	69 25	78 35	68 30
48	54 25	100 30	73 90	63 55	91 50	71 05	62 35	118 05	73 05	81 50	71 55
49	57 30	104 70	77 10	66 50	93 85	73 35	66 55	124 55	77 20	85 05	75 30
50	60 60	109 55	80 65	69 75	96 50	75 85	71 10	131 60	81 80	89 10	79 65
51	64 35	114 90	84 60	73 30	99 50	78 75	76 15	139 45	86 90	93 75	.....
52	68 45	120 75	88 95	77 30	102 85	82 25	81 95	148 15	92 85	99 15	.....
53	73 05	127 15	93 70	81 75	106 55	86 55	88 85	158 15	99 65	105 45	.....
54	78 25	134 15	98 85	86 70	110 60	91 85	97 30	170 35	108 00	112 80	.....
55	84 15	141 85	104 45	92 20	115 10	98 40	107 95	186 55	118 30	121 40	.....

For Notes see pages 229-30

	ENDOWMENT Ten Annual Premiums.					ENDOWMENT Fifteen Annual Premiums.				ENDOWMENT Twenty Annual Premiums.		
	Payable at Death or in					P'ble at Death or in				P'ble at Death or in		
Age.	15 Years.	20 Years.	25 Years.	30 Years.	35 Years.	20 Years.	25 Years.	30 Years.	35 Years.	25 Years.	30 Years.	35 Years.
	$	$	$	$	$	$	$	$	$	$	$	$
20	89 25	77 55	69 85	62 00	56 10	57 65	51 90	46 25	41 95	43 15	38 60	35 05
21	89 30	77 65	69 75	62 20	56 35	57 75	51 90	46 40	42 15	43 30	38 75	35 25
22	89 35	77 75	69 85	62 40	56 60	57 85	52 05	46 55	42 35	43 40	38 90	35 40
23	89 40	77 85	70 00	62 60	56 90	57 90	52 15	46 75	42 55	43 50	39 05	35 60
24	89 45	77 95	70 15	62 80	57 20	58 00	52 30	46 95	42 80	43 65	39 20	35 80
25	89 55	78 10	70 35	63 10	57 55	58 15	52 50	47 15	43 10	43 80	39 40	36 05
26	89 70	78 25	70 60	63 40	57 95	58 30	52 70	47 40	43 40	44 00	39 65	36 35
27	89 90	78 45	70 90	63 80	58 40	58 50	52 95	47 70	43 75	44 25	39 90	36 65
28	90 05	78 70	71 15	64 15	58 90	58 70	53 15	48 00	44 15	44 45	40 20	37 00
29	90 25	78 90	71 45	64 55	59 40	58 90	53 40	48 30	44 55	44 65	40 45	37 35
30	90 40	79 15	71 75	64 95	59 90	59 10	53 65	48 60	44 95	44 90	40 75	37 70
31	90 55	79 35	72 10	65 35	60 45	59 30	53 90	48 95	45 35	45 15	41 05	38 05
32	90 75	79 60	72 40	65 80	61 05	59 50	54 20	49 30	45 80	45 40	41 40	38 45
33	90 95	79 85	72 75	66 25	61 70	59 70	54 50	49 70	46 30	45 70	41 75	38 90
34	91 15	80 10	73 15	66 80	62 35	59 95	54 80	50 10	46 85	46 00	42 10	39 40
35	91 35	80 40	73 55	67 35	63 05	60 25	55 15	50 55	47 40	46 35	42 55	39 90
36	91 60	80 75	74 00	67 95	63 85	60 55	55 55	51 05	48 00	46 70	43 00	40 45
37	91 85	81 05	74 45	68 55	64 65	60 85	55 95	51 55	48 65	47 10	43 45	41 05
38	92 10	81 40	74 95	69 25	65 50	61 15	56 35	52 10	49 35	47 50	43 95	41 65
39	92 35	81 80	75 50	69 95	66 40	61 50	56 85	52 70	50 05	47 95	44 50	42 30
40	92 65	82 20	76 10	70 70	67 40	61 90	57 35	53 35	50 85	48 45	45 10	43 05
41	92 95	82 65	76 70	71 55	.....	62 30	57 90	54 05	.....	49 00	45 80	.....
42	93 35	83 15	.....	72 50	.....	62 80	58 50	54 85	.....	49 60	46 50	.....
43	93 80	83 75	.....	73 55	.....	63 35	59 20	55 70	.....	50 30	47 35	.....
44	94 30	84 40	.....	74 65	.....	63 95	60 00	56 60	.....	51 05	48 20	.....
45	94 85	85 15	.....	75 85	.....	64 60	60 80	57 60	.....	51 85	49 20	.....
46	95 45	85 90	.....	.....	.....	65 30	61 70	.....	.....	52 75	.....	.....
47	96 05	86 70	.....	.....	.....	66 05	62 65	.....	.....	53 70	.....	.....
48	96 70	87 60	.....	.....	.....	66 30	63 65	.....	.....	54 75	.....	.....
49	97 40	88 50	.....	.....	.....	67 80	64 75	.....	.....	55 85	.....	.....
50	98 15	89 50	.....	.....	.....	68 75	65 95	.....	.....	56 95	.....	.....
51	99 00	90 60	.....	.....	.....	69 80	.....	.....	.....	.....	.....	.....
52	99 95	91 85	.....	.....	.....	71 00	.....	.....	.....	.....	.....	.....
53	101 00	93 20	.....	.....	.....	72 30	.....	.....	.....	.....	.....	.....
54	102 15	94 65	.....	.....	.....	73 75	.....	.....	.....	.....	.....	.....
55	103 40	96 25	.....	.....	.....	75 30	.....	.....	.....	.....	.....	.....
56	104 80	97 95	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
57	106 35	99 85	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
58	108 05	101 90	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
59	109 85	104 15	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
60	111 85	106 55	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....

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	LIFE.					ENDOWMENT CONTINUOUS ANNUAL PREMIUMS.				
Age.	Annual Premiums	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	25 Annual Premiums	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.
	$	$	$	$	$	$	$	$	$	$
20	20 25	50 25	37 05	30 60	26 90	102 20	67 25	49 75	39 60	33 10
21	20 50	50 70	37 30	30 8	27 05	102 20	67 25	49 75	39 60	33 10
22	20 75	51 15	37 55	31 00	27 25	102 20	67 25	49 75	39 60	33 10
23	21 10	51 65	38 00	31 40	27 60	102 20	67 25	49 75	39 60	33 15
24	21 50	52 20	38 40	31 75	27 90	102 20	67 25	49 75	39 60	33 15
25	21 90	52 75	38 85	32 15	28 25	102 20	67 25	49 75	39 60	33 [illegible]
26	22 30	53 4[illegible]	39 25	32 50	28 65	102 20	67 25	49 75	39 75	33
27	22 80	54 10	39 90	33 00	29 05	102 20	67 25	49 75	39 85	33
28	23 30	54 85	40 50	33 50	29 50	102 20	67 25	49 85	40 00	33 65
29	23 85	55 65	41 10	34 40	30 00	102 20	67 35	49 95	40 10	33 80
30	24 50	56 50	41 75	34 60	30 55	102 20	67 45	50 05	40 25	34 00
31	25 10	57 50	42 45	35 20	31 10	102 25	67 55	50 25	40 45	34 25
32	25 75	58 45	43 15	35 80	31 70	102 35	67 65	50 35	40 65	34 50
33	26 45	59 40	43 90	36 45	32 25	102 45	67 75	50 50	40 85	34 75
34	27 15	60 35	44 65	37 10	32 90	102 55	67 85	50 70	41 10	35 10
35	27 90	61 30	45 40	37 75	33 50	102 70	68 00	50 90	41 33	35 50
36	28 65	62 30	46 15	38 45	34 15	102 80	68 15	51 15	41 70	35 95
37	29 50	63 35	47 00	39 20	34 85	102 95	68 35	51 40	42 00	36 30
38	30 40	64 45	47 85	40 00	35 65	103 05	68 55	51 70	42 45	36 75
39	31 30	65 55	48 75	40 80	36 45	103 20	68 75	52 00	42 85	37 35
40	32 30	66 75	49 75	41 65	37 25	103 35	69 05	52 35	43 30	38 00
41	33 35	68 00	50 75	42 55	38 15	103 50	69 35	52 75	43 75	38 65
42	34 50	69 25	51 8[illegible]	43 55	39 10	103 75	69 75	53 20	44 35	39 30
43	35 65	70 50	52 85	44 55	40 10	104 [illegible]0	70 10	53 65	45 00	40 10
44	36 80	71 85	53 90	45 55	41 10	104 25	70 45	54 15	45 70	40 95
45	38 05	73 25	55 0	46 55	42 15	104 65	70 85	54 75	46 40	41 80
46	39 35	74 60	56 10	47 6[illegible]	43 25	105 00	71 25	55 40	47 15	.....
47	40 75	76 00	57 25	48 75	44 40	105 40	71 75	56 05	48 00	.....
48	42 20	77 45	58 50	50 00	45 65	105 75	72 25	56 75	48 90	.....
49	43 75	78 90	59 80	51 25	46 95	106 15	72 85	57 65	49 95	.....
50	45 35	80 40	61 15	52 55	48 35	106 50	73 55	58 50	51 00	.....
51	47 05	82 00	62 60	54 00	....	106 95	74 35	59 45	.....	.....
52	48 95	83 65	64 10	55 50	.....	107 50	75 20	60 50	....	.....
53	50 85	85 40	65 65	57 10	.....	108 15	76 10	61 70	....	.....
54	52 95	87 20	67 3[illegible]	58 80	.....	108 95	77 15	63 00	.....	.....
55	55 15	89 05	69 10	60 70	.....	109 85	78 25	64 45	.....	.....
56	57 45	91 00	70 95	.....	.....	110 75	79 50	...	.....	.....
57	60 00	93 05	73 00	....	.....	111 80	80 90	.....	....	.....
58	62 60	95 20	75 05	....	.....	112 90	82 35	....	.....	.....
59	65 35	97 40	77 25	....	.....	114 10	84 00	.....	.....	.....
60	68 25	99 75	79 55	.....	.....	115 40	85 75	.....	.....	.....

For Notes see page 231

	LIFE. Without Profits.					ENDOWMENT. CONTINUOUS ANNUAL PREMIUMS. Without Profits.				
Age.	Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	25 Annual Premiums.	10 Years.	12 Years.	20 Years.	25 Years.	30 Years.
	$	$	$	$	$	$	$	$	$	$
20	16 75	41 65	30 70	25 35	22 25	93 05	59 30	43 60	33 55	27 65
21	17 00	41 95	30 90	25 50	22 45	93 05	59 30	43 00	33 55	27 65
22	17 20	42 25	31 10	25 75	22 60	93 05	59 30	43 00	33 55	27 65
23	17 50	42 70	31 45	26 00	22 85	93 05	59 30	43 00	33 55	27 65
24	17 80	43 25	31 85	26 30	23 15	93 05	59 30	43 00	33 55	27 70
25	18 15	43 75	32 20	26 65	23 40	93 05	59 30	43 00	33 55	27 70
26	18 50	44 30	32 65	27 00	23 75	93 05	59 30	43 00	33 70	27 75
27	18 95	44 95	33 10	27 40	24 15	93 05	59 30	43 00	33 80	27 90
28	19 40	45 60	33 65	27 85	24 55	93 05	59 35	43 10	33 95	28 05
29	19 85	46 35	34 15	28 30	24 95	93 05	59 45	43 20	34 05	28 25
30	20 40	47 15	34 80	28 85	25 45	93 05	59 50	43 30	34 15	28 50
31	21 00	48 00	35 45	29 40	26 00	93 15	59 65	43 50	34 30	28 70
32	21 55	48 90	36 10	30 00	26 50	93 25	59 75	43 60	34 50	28 95
33	22 15	49 75	36 75	30 50	27 00	93 30	59 80	43 75	34 70	29 25
34	22 75	50 60	37 40	31 10	27 55	93 40	59 95	43 95	34 95	29 55
35	23 45	51 50	38 15	31 75	28 15	93 50	60 10	44 10	35 20	29 90
36	24 15	52 50	38 85	32 40	28 80	93 55	60 25	44 35	35 50	30 25
37	24 90	53 50	39 65	33 10	29 40	93 70	60 40	44 60	35 80	30 65
38	25 75	54 55	40 50	33 85	30 15	93 80	60 55	44 85	36 20	31 10
39	26 55	55 60	41 35	34 60	30 90	94 00	60 85	45 20	36 60	31 65
40	27 50	56 80	42 25	35 45	31 70	94 15	61 10	45 50	37 05	32 25
41	28 45	58 00	43 25	36 25	32 55	94 30	61 40	46 00	37 50	32 85
42	29 45	59 20	44 20	37 20	33 40	94 55	61 75	46 35	38 10	33 50
43	30 50	60 50	45 25	38 15	34 35	94 80	62 10	46 80	38 70	34 25
44	31 60	61 75	46 25	39 05	35 25	95 05	62 50	47 30	39 35	35 00
45	32 75	63 00	47 35	40 05	36 25	95 40	62 90	47 85	40 00	35 85
46	34 00	64 40	48 45	41 10	37 30	95 75	63 30	48 45	40 75	.....
47	35 25	65 75	49 60	42 25	38 45	96 05	63 80	49 10	41 55	.....
48	36 65	67 25	50 80	43 40	39 65	96 45	64 30	49 80	42 45	.....
49	38 10	68 75	52 10	44 60	40 90	96 85	64 80	50 60	43 45	.....
50	39 65	70 25	53 45	45 90	42 25	97 25	65 55	51 50	44 50	.....
51	41 25	71 85	54 85	47 30	....	97 75	66 30	52 40	.....	.....
52	43 00	73 55	56 35	48 80	....	98 25	67 15	53 40	.....	.....
53	44 85	75 25	57 85	50 35	.....	98 90	68 00	54 60	.....	.....
54	46 85	77 15	59 55	52 05	.....	99 65	69 05	55 90	.....	.....
55	49 00	79 10	61 35	53 85	.....	100 55	70 20	57 30	....	.....
56	51 20	81 05	63 20	.....	....	101 50	71 45	.....	....	.....
57	53 60	83 20	65 20	....	.....	102 50	73 75	....	.....	.....
58	56 15	85 45	67 30	.....	.....	103 60	74 25	.....	.....	....
59	58 80	87 65	69 50	.....	.....	104 80	75 85	.....	.....	.....
60	61 65	90 05	71 85	....	.....	106 10	77 55	.....	....	.....

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	LIFE. MINIMUM PREMIUMS.					ENDOWMENT. MINIMUM PREMIUMS. Continuous Annual Premiums				
Age.	Annual Premium.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	25 Annual Premiums.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.
	$	$	$	$	$	$	$	$	$	$
20	17 50	43 50	32 10	26 50	23 25	95 80	61 40	44 50	34 85	28 80
21	17 75	43 85	32 30	26 70	23 45	95 80	61 40	44 50	34 85	28 80
22	18 00	44 25	32 55	26 90	23 65	95 80	61 40	44 50	34 85	28 80
23	18 25	44 70	32 90	27 20	23 90	95 80	61 40	44 50	34 85	28 80
24	18 60	45 20	33 25	27 50	24 20	95 80	61 40	44 50	34 85	28 80
25	19 00	45 75	33 70	27 85	24 50	95 80	61 40	44 50	34 85	28 80
26	19 35	46 30	34 10	28 25	24 85	95 80	61 40	44 50	34 95	28 95
27	19 75	46 95	34 60	28 60	25 20	95 80	61 40	44 50	35 05	29 10
28	20 25	47 65	35 10	29 05	25 60	95 80	61 45	44 60	35 20	29 25
29	20 75	48 40	35 70	29 55	26 05	95 80	61 50	44 70	35 30	29 45
30	21 25	49 20	36 30	30 05	26 55	95 80	61 60	44 80	35 45	29 60
31	21 85	50 00	36 95	30 65	27 05	95 85	61 75	45 00	35 60	29 80
32	22 50	50 90	37 60	31 25	27 60	95 95	61 80	45 10	35 80	30 05
33	23 05	51 75	38 25	31 80	28 15	96 00	61 90	45 25	36 00	30 35
34	23 75	52 70	39 00	32 45	28 75	96 15	62 00	45 45	36 25	30 70
35	24 40	53 65	39 70	33 05	29 30	96 25	62 20	45 60	36 50	31 05
36	25 10	54 65	40 45	33 70	29 95	96 40	62 30	45 85	36 85	31 45
37	25 90	55 70	41 25	34 40	30 60	96 50	62 50	46 10	37 20	31 85
38	26 75	56 75	42 10	35 15	31 35	96 65	62 70	46 35	37 55	32 30
39	27 55	57 80	43 00	35 90	32 10	96 75	62 95	46 70	37 95	32 85
40	28 50	58 95	43 90	36 75	32 90	96 95	63 20	47 00	38 40	33 45
41	29 50	60 10	44 85	37 65	33 75	97 10	63 50	47 45	38 85	34 10
42	30 50	61 30	45 85	38 55	34 65	97 25	63 85	47 85	39 40	34 75
43	31 60	62 60	46 90	39 50	35 60	97 50	64 25	48 30	40 00	35 50
44	32 75	63 90	47 95	40 50	36 55	97 80	64 55	48 80	40 70	36 25
45	33 90	65 25	49 00	41 50	37 50	98 20	65 00	49 35	41 40	37 10
46	35 10	66 60	50 10	42 50	38 55	98 55	65 40	50 00	42 15	....
47	36 45	68 00	51 25	43 60	39 75	98 95	65 90	50 70	42 95	.....
48	37 80	69 50	52 50	44 75	40 90	99 30	66 40	51 35	43 85	.....
49	39 30	70 95	53 75	46 05	42 20	99 70	67 00	52 20	44 85	.....
50	40 85	72 45	55 10	47 35	43 55	100 05	67 65	53 00	45 95	.....
51	42 50	74 00	56 50	48 70	.....	100 50	68 45	53 95	.....	.....
52	44 25	75 70	58 00	50 25	.....	101 00	69 25	55 00	.....	.....
53	46 10	77 45	59 50	51 75	.....	101 65	70 20	56 20	.....	.....
54	48 15	79 25	61 25	53 50	.....	102 45	71 20	57 50	.....	.....
55	50 25	81 20	63 00	55 30	.....	103 35	72 30	58 90	....	.....
56	52 50	83 20	64 85	.....	.....	104 25	73 50	...	....	.....
57	54 95	85 25	66 85	.....	.....	105 25	74 90	.....	....	.....
58	57 50	87 45	69 00	....	.....	106 40	76 35	.....	....	.....
59	60 20	89 70	71 15	.....	.....	107 60	78 00	.....	....	.....
60	63 00	92 05	73 45	.....	.....	108 90	79 75	.....	...	.....

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DIMINISHING PREMIUMS.

Reduction of 50 p.c. at the end of 10 years, and by a further 50 p.c. at the end of 5 years thereafter. Premium ceasing altogether after 20 annual payments.

ENDOWMENT.

WITH TONTINE PROFITS.

CONTINUOUS ANNUAL PREMIUMS.

Age.	Life. For First 10 Years.	Life. For Next 5 Years.	Life. For Last 5 Years.	20-Year Endowment. For First 10 Years.	20-Year Endowment. For Next 5 Years.	20-Year Endowment. For Last 5 Years.	10 Years.	15 Years.	20 Years.	25 Years.
	$	$	$	$	$	$	$	$	$	$
20	32 52	16 26	8 13	58 00	29 00	14 50	101 45	64 65	46 85	36 60
21	32 68	16 34	8 17	58 00	29 00	14 50	101 45	64 65	46 85	36 60
22	33 00	16 50	8 25	58 00	29 00	14 50	101 45	64 65	46 85	36 60
23	33 36	16 68	8 34	58 00	29 00	14 50	101 45	64 65	46 85	36 60
24	33 68	16 84	8 42	58 00	29 00	14 50	101 45	64 65	46 85	36 60
25	34 00	17 00	8 50	58 00	29 00	14 50	101 45	64 65	46 85	36 60
26	34 52	17 26	8 63	58 00	29 00	14 50	101 45	64 65	46 85	36 75
27	35 00	17 50	8 75	58 00	29 00	14 50	101 45	64 65	46 90	36 85
28	35 68	17 84	8 92	58 00	29 00	14 50	101 45	64 70	47 00	37 00
29	36 36	18 18	9 09	58 00	29 00	14 50	101 45	64 80	47 10	37 10
30	37 00	18 50	9 25	58 00	29 00	14 50	101 45	64 90	47 25	37 25
31	37 68	18 84	9 42	58 00	29 00	14 50	101 55	65 00	47 40	37 40
32	38 36	19 18	9 59	58 20	29 10	14 55	101 60	65 15	47 55	37 60
33	39 00	19 50	9 75	58 36	29 18	14 59	101 70	65 25	47 75	37 85
34	39 84	19 92	9 96	58 52	29 26	14 63	101 80	65 40	47 90	38 10
35	40 68	20 34	10 17	58 68	29 34	14 67	101 90	65 50	48 10	38 35
36	41 52	20 76	10 38	58 84	29 42	14 71	102 00	65 65	48 30	38 65
37	42 36	21 18	10 59	59 20	29 60	14 80	102 10	65 85	48 60	39 00
38	43 36	21 68	10 84	59 52	29 76	14 88	102 30	66 05	48 90	39 45
39	44 36	22 18	11 09	59 84	29 92	14 96	102 45	66 35	49 25	39 90
40	45 36	22 68	11 34	60 36	30 18	15 09	102 65	66 60	49 65	40 40
41	46 52	23 26	11 63	60 84	30 42	15 21	102 85	66 95	50 05	40 90
42	47 68	23 84	11 92	61 36	30 68	15 34	103 05	67 30	50 50	41 55
43	48 84	24 42	12 21	61 84	30 92	15 46	103 35	67 70	51 00	42 15
44	50 00	25 00	12 50	62 36	31 18	15 59	103 60	68 10	51 55	42 90
45	51 20	25 60	12 80	63 00	31 50	15 75	104 00	68 55	52 20	43 60
46	52 52	26 26	13 13	63 68	31 84	15 92	104 35	69 00	52 80	44 45
47	53 84	26 92	13 46	64 36	32 18	16 09	104 70	69 55	53 50	45 30
48	55 20	27 60	13 80	65 00	32 50	16 25	105 10	70 10	54 30	46 25
49	56 52	28 26	14 13	65 84	32 92	16 46	105 55	70 75	55 15	47 35
50	58 00	29 00	14 50	66 84	33 42	16 71	106 00	71 50	56 15	48 50
51	....	....	....	....	....	....	106 50	72 30	57 10	....
52	....	....	....	....	....	....	107 10	73 20	58 25	....
53	....	....	....	....	....	....	107 80	74 15	59 50	....
54	....	....	....	....	....	....	108 60	75 25	60 90	....
55	....	....	....	....	....	....	109 65	76 50	62 45	....
56	....	....	....	....	....	....	110 60	77 90	....	....
57	....	....	....	....	....	....	111 75	79 30	....	....
58	....	....	....	....	....	....	112 90	80 90	....	....
59	....	....	....	....	....	....	114 25	82 70	....	....
60	....	....	....	....	....	....	115 65	84 55	....	....

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Age.	Life. Annual Premiums.	Life. 10 Annual Premiums.	Life. 15 Annual Premiums.	Life. 20 Annual Premiums.	Endowment. Continuous Annual Premiums. 15 Years.	Endowment. 20 Years.	Endowment. 25 Years.	Endowment. 30 Years.	Term 5 Years with Option Annual Premiums.
	$	$	$	$	$	$	$	$	$
20	19 66	47 34	35 16	29 75	66 58	49 00	38 66	32 16	10 00
21	20 12	48 16	35 84	30 00	66 66	49 08	38 76	32 34	10 26
22	20 58	49 00	36 50	30 50	66 76	49 16	38 84	32 50	10 50
23	21 08	49 84	37 16	31 00	66 84	49 26	38 92	32 66	10 76
24	21 58	50 66	37 84	31 50	66 92	49 34	39 08	32 76	11 00
25	22 08	51 50	38 50	32 00	67 00	49 50	39 26	32 84	11 26
26	22 62	52 34	39 16	32 50	67 08	49 58	39 42	33 00	11 50
27	23 16	53 16	39 84	33 00	67 26	49 76	39 58	33 26	11 84
28	23 76	54 16	40 50	33 50	67 42	49 92	39 84	33 50	12 16
29	24 30	55 16	41 16	34 00	67 58	50 08	40 08	33 76	12 50
30	24 88	56 00	41 84	34 50	67 76	50 26	40 34	34 00	12 84
31	25 50	56 84	42 50	35 00	67 84	50 42	40 50	34 26	13 16
32	26 08	57 66	43 16	35 67	68 00	50 58	40 76	34 58	13 50
33	26 70	58 50	43 84	36 33	68 16	50 76	41 00	34 92	13 92
34	27 38	59 50	44 50	37 00	68 34	51 00	41 34	35 34	14 34
35	28 08	60 50	45 16	37 75	68 50	51 34	41 66	35 84	14 84
36	28 80	61 50	46 00	38 50	68 76	51 66	42 00	36 34	15 34
37	29 54	62 50	46 84	39 25	69 00	52 00	42 34	36 84	15 84
38	30 34	63 50	47 66	40 00	69 26	52 34	42 76	37 34	16 34
39	31 16	64 50	48 50	40 75	69 66	52 66	43 16	37 84	16 92
40	32 04	65 50	49 50	41 50	70 00	53 00	43 66	38 34	17 50
41	32 96	66 76	50 50	42 33	70 34	53 34	[illegible]	------	18 16
42	33 96	68 00	51 50	43 25	70 66	53 84	[illegible]	------	18 84
43	35 00	69 26	52 50	44 25	71 08	54 34	[illegible]	------	19 50
44	36 08	70 50	53 50	45 25	71 50	55 00	46	------	20 16
45	37 26	72 00	54 50	46 33	72 00	55 66	47 00	------	21 00
46	38 46	73 50	55 76	------	72 50	56 34	------	------	21 84
47	39 76	75 00	57 00	------	73 08	57 08	------	------	22 84
48	41 12	76 50	58 50	------	73 76	57 84	------	------	23 84
49	42 58	78 00	60 00	------	74 42	58 76	------	------	24 84
50	44 12	80 00	61 50	------	75 16	59 76	------	------	25 84
51	46 20	82 50	66 26	------	76 00	------	------	------	27 00
52	48 34	85 00	65 50	------	77 00	------	------	------	28 16
53	50 50	87 50	67 76	------	78 00	------	------	------	29 50
54	52 76	90 00	70 00	------	79 16	------	------	------	31 00
55	55 26	92 50	72 26	------	80 50	------	------	------	32 50
56	58 00	95 00	74 50	------	------	------	------	------	34 00
57	60 88	98 00	77 00	------	------	------	------	------	35 50
58	64 00	101 00	79 50	------	------	------	------	------	37 26
59	67 26	104 00	82 26	------	------	------	------	------	39 42
60	70 62	107 00	85 00	------	------	------	------	------	42 00

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Age.	Life. Without Profits. Annual Premiums.	Life. Without Profits. 10 Annual Premiums.	Life. Without Profits. 15 Annual Premiums.	Endowment. Continuous Annual Premiums. Without Profits. 15 Years.	Endowment. 20 Years.	Endowment. 25 Years.	Endowment. 30 Years.	Investment Assurance. 20 Annual Premiums.	Investment Assurance. Guaranteed Values.	Investment Assurance. Profits founded upon the unvarying results for 40 years.
	$	$	$	$	$	$	$	$	$	$
20	16 50	40 00	29 50	60 08	43 66	34 00	28 00	38 85	735	265
21	16 84	40 50	30 00	60 16	43 76	34 08	28 16	38 95	735	265
22	17 16	41 00	30 50	60 26	43 84	34 16	28 34	39 05	735	265
23	17 50	41 76	31 00	60 34	43 92	34 34	28 50	39 20	735	265
24	17 84	42 50	31 50	60 42	44 08	34 50	28 58	39 30	735	265
25	18 34	43 26	32 00	60 50	44 26	34 66	28 66	39 50	735	265
26	18 84	44 00	32 66	60 58	44 34	34 84	28 84	39 60	734	266
27	19 34	44 84	33 34	60 76	44 50	35 00	29 08	39 80	734	266
28	19 84	45 66	34 00	60 92	44 66	35 16	29 34	39 95	733	267
29	20 34	46 50	34 66	61 08	44 84	35 42	29 58	40 15	733	267
30	20 84	47 34	35 34	61 26	45 00	35 66	29 84	40 35	732	268
31	21 34	48 16	36 00	61 34	45 16	35 84	30 08	40 55	731	269
32	21 84	49 00	36 76	61 50	45 34	36 08	30 34	40 75	730	270
33	22 50	50 00	37 50	61 66	45 50	36 34	30 66	40 95	729	271
34	23 16	51 00	38 26	61 84	45 76	36 58	31 00	41 25	728	272
35	23 84	52 00	39 00	62 00	46 00	36 84	31 34	41 60	727	273
36	24 50	53 00	39 76	62 16	46 26	37 16	31 76	41 95	726	274
37	25 34	54 00	40 50	62 42	46 50	37 50	32 26	42 30	724	276
38	26 16	55 16	41 34	62 66	46 76	37 92	32 76	42 65	723	277
39	27 00	56 34	42 26	62 92	47 08	38 34	33 26	43 05	721	279
40	27 84	57 50	43 16	63 16	47 50	38 84	33 84	43 45	720	280
41	28 84	58 76	44 16	63 42	47 92	39 34	-----	43 90	718	282
42	29 84	60 00	45 16	63 84	48 34	39 84	-----	44 45	716	284
43	30 84	61 26	46 26	64 26	48 76	40 42	-----	45 00	713	287
44	32 00	62 50	47 34	64 76	49 34	41 08	-----	45 70	709	291
45	33 16	64 00	48 50	65 26	50 00	41 84	-----	46 40	704	296
46	34 50	65 50	49 66	65 76	50 66	-----	-----	47 10	699	301
47	35 84	67 00	50 84	66 26	51 34	-----	-----	47 95	694	306
48	37 16	68 50	52 16	66 84	52 16	-----	-----	48 75	688	312
49	38 66	70 00	53 50	67 50	53 00	-----	-----	49 75	682	318
50	40 34	71 50	54 84	68 26	54 00	-----	-----	50 80	676	324
51	42 00	73 26	56 34	69 00	-----	-----	-----	-----	----	----
52	43 84	75 00	58 00	69 84	-----	-----	-----	-----	----	----
53	45 84	76 76	59 66	70 76	-----	-----	-----	-----	----	----
54	47 84	78 76	61 34	71 84	-----	-----	-----	-----	----	----
55	50 00	80 76	63 00	73 00	-----	-----	-----	-----	----	----
56	52 34	82 76	65 00	-----	-----	-----	-----	-----	----	----
57	54 84	85 00	67 00	-----	-----	-----	-----	-----	----	----
58	57 50	87 50	69 26	-----	-----	-----	-----	-----	----	----
59	60 34	90 00	71 76	-----	-----	-----	-----	-----	----	----
60	63 50	92 50	74 26	-----	-----	-----	-----	-----	----	----

For Notes see pages 231-32

SEMI-ENDOWMENTS.

$500 if living at the end of the Endowment period, or $1,000 in event of earlier Death.

Age.	Continuous Annual Premiums.					Continuous Annual Premiums Without Profits.				
	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	Years.	15 Years.	20 Years.	25 Years.	30 Years.
	$	$	$	$	$	$	$	$	$	$
20	56 34	38 36	29 80	24 84	21 88	51 80	35 12	27 12	22 50	19 80
21	56 46	38 50	29 92	24 98	22 12	51 92	35 24	27 26	22 64	20 02
22	56 58	38 64	30 06	25 14	22 34	52 04	35 38	27 40	22 80	20 26
23	56 70	38 74	30 24	25 30	22 58	52 16	35 48	27 56	23 02	20 48
24	56 86	38 94	30 38	25 52	22 78	52 30	35 68	27 74	23 24	20 70
25	56 98	39 14	30 56	25 76	23 00	52 44	35 88	27 94	23 46	20 92
26	57 14	39 30	30 74	26 00	23 28	52 60	36 04	28 12	23 70	21 20
27	57 32	39 50	30 96	26 26	23 64	52 78	36 24	28 32	23 96	21 54
28	57 48	39 70	31 22	26 58	24 00	52 94	36 44	28 58	24 24	21 92
29	57 64	39 92	31 46	26 92	24 38	53 10	36 66	28 84	24 58	22 28
30	57 82	40 16	31 76	27 30	24 76	53 26	36 90	29 12	24 96	22 68
31	57 98	40 36	32 04	27 62	25 16	53 44	37 10	29 40	25 28	23 08
32	58 20	40 60	32 30	28 00	25 62	53 62	37 34	29 68	25 66	23 50
33	58 42	40 80	32 64	28 40	26 14	53 80	37 56	30 00	26 08	24 00
34	58 68	41 10	32 98	28 88	26 72	54 04	37 84	30 36	26 50	24 56
35	58 92	41 38	33 42	29 34	27 38	54 30	38 12	30 76	26 92	25 14
36	59 12	41 74	33 86	29 84	28 08	54 54	38 44	31 16	27 42	25 78
37	59 34	42 14	34 34	30 40	28 78	54 80	38 84	31 58	27 98	26 50
38	59 58	42 54	34 84	31 02	29 52	55 04	39 24	32 04	28 60	27 22
39	59 88	43 04	35 36	31 68	30 26	55 38	39 66	32 56	29 28	27 98
40	60 30	43 50	35 90	32 46	31 04	55 80	40 08	33 16	30 04	28 80
41	60 70	44 02	36 54	33 26	.....	56 26	40 56	33 82	30 86	.....
42	61 24	44 56	37 26	34 16	.....	56 74	41 14	34 50	31 70	.....
43	61 80	45 20	38 06	35 14	.....	57 30	41 78	35 26	32 64	.....
44	62 42	45 86	39 00	36 16	.....	57 88	42 48	36 16	33 62	.....
45	63 04	46 08	39 96	37 26	.....	58 46	43 30	37 12	34 68	.....
46	63 68	47 50	40 98	.....	.....	59 04	44 14	38 14	.....	.....
47	64 34	48 46	42 10	.....	.....	59 66	45 04	39 24	.....	.....
48	65 10	49 14	43 26	.....	.....	60 46	45 98	40 42	.....	.....
49	65 96	50 46	44 54	.....	.....	61 32	47 00	41 66	.....	.....
50	66 84	51 58	45 90	.....	.....	62 29	48 14	43 02	.....	.....

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Age.	LIFE. Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	ENDOWMENT. CONTINUOUS ANNUAL PREMIUMS. 15 Years	20 Years.	25 Years.	30 Years.	Age.	Amount required to purchase an Annuity of $100 Yearly. Males.	Females.
	$	$	$	$	$	$	$	$		$	$
21	19 40	44 30	33 30	27 95	66 30	48 10	38 30	31 55	36	1778	1914
22	19 85	45 05	33 85	28 40	66 35	48 15	38 40	31 70	37	1756	1893
23	20 30	45 85	34 45	28 90	66 40	48 25	38 55	31 85	38	1735	1871
24	20 75	46 70	35 10	29 45	66 50	48 35	38 70	32 00	39	1713	1848
25	21 30	47 60	35 75	30 00	66 60	48 50	38 85	32 20	40	1690	1825
26	21 85	48 55	36 45	30 60	66 75	48 65	39 05	32 45	41	1664	1801
27	22 40	49 50	37 20	31 25	66 90	48 85	39 25	32 70	42	1637	1777
28	23 00	50 50	38 00	31 90	67 05	49 00	39 45	32 95	43	1610	1752
29	23 60	51 55	38 75	32 55	67 25	49 20	39 70	33 20	44	1582	1726
30	24 25	52 60	39 55	33 25	67 40	49 40	39 95	33 50	45	1554	1699
31	24 90	53 65	40 35	33 90	67 55	49 60	40 20	33 80	46	1526	1671
32	25 60	54 75	41 15	34 60	67 75	49 80	40 45	34 15	47	1497	1642
33	26 35	55 85	42 00	35 35	67 90	50 05	40 75	34 50	48	1468	1612
34	27 10	57 00	42 90	36 15	68 10	50 30	41 05	34 90	49	1439	1582
35	27 95	58 20	43 80	36 95	68 35	50 55	41 40	35 35	50	1408	1551
36	28 80	59 45	44 75	37 75	68 55	50 85	41 80	35 80	51	1376	1519
37	29 70	60 70	45 75	38 60	68 80	51 15	42 20	36 30	52	1344	1486
38	30 60	61 95	46 75	39 50	69 05	51 50	42 60	36 85	53	1311	1452
39	31 60	63 30	47 75	40 40	69 35	51 85	43 10	37 40	54	1278	1417
40	32 60	64 65	48 85	41 35	69 65	52 25	43 60	38 05	55	1245	1381
41	33 70	66 05	49 95	42 35	70 00	52 70	44 15	-----	56	1211	1344
42	34 85	67 55	51 10	43 40	70 40	53 20	44 80	-----	57	1176	1307
43	36 10	69 10	52 35	44 55	70 85	53 75	45 55	-----	58	1140	1270
44	37 45	70 70	53 65	45 70	71 30	54 40	46 30	-----	59	1103	1233
45	38 85	72 35	55 00	46 95	71 85	55 05	47 20	-----	60	1067	1195
46	40 30	74 10	56 40	48 30	72 45	55 80	-----	-----	61	1031	1157
47	41 85	75 85	57 85	49 65	73 10	56 60	-----	-----	62	995	1119
48	43 50	77 60	59 35	51 05	73 75	57 50	-----	-----	63	960	1081
49	45 20	79 45	60 90	52 55	74 50	58 40	-----	-----	64	925	1043
50	47 05	81 35	62 55	54 10	75 30	59 45	-----	-----	65	891	1006
51	48 95	83 35	64 25	55 75	76 20	-----	-----	-----	66	858	969
52	51 00	85 40	66 05	57 55	77 20	-----	-----	-----	67	827	933
53	53 20	87 55	68 00	59 45	78 30	-----	-----	-----	68	798	898
54	55 55	89 80	70 00	61 50	79 55	-----	-----	-----	69	770	864
55	58 10	92 20	72 15	63 65	80 90	-----	-----	-----	70	744	831
56	60 75	94 65	74 40	.....	-----	-----	-----	.....	71	719	800
57	63 55	97 20	76 80	-----	-----	-----	-----	-----	72	695	771
58	66 55	99 90	79 35	-----	-----	-----	-----	-----	73	672	744
59	69 80	102 75	82 05	-----	-----	-----	-----	-----	74	650	719
60	73 20	105 70	84 90	-----	-----	-----	-----	-----	75	629	696

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	LIFE WITHOUT PROFITS.					ENDOWMENT CONTINUOUS ANNUAL PREMIUMS WITHOUT PROFITS				
Age.	Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	25 Annual Premiums.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.
	$	$	$	$	$	$	$	$	$	$
20	15 50	37 80	28 05	23 30	20 55	91 80	59 55	42 85	33 15	27 00
21	15 85	38 40	28 50	23 65	20 85	93 85	59 60	42 90	33 25	27 [illegible]
22	16 20	39 05	28 95	24 05	21 25	93 90	59 65	42 95	33 30	27 20
23	16 55	39 70	29 45	24 50	21 60	93 95	59 70	43 05	33 40	27 30
24	16 95	40 35	29 95	24 90	22 00	94 00	59 80	43 10	33 50	27 40
25	17 35	41 05	30 50	25 35	22 40	94 05	59 85	43 20	33 60	27 55
26	17 80	41 75	31 05	25 80	22 80	94 15	59 95	43 30	33 70	27 70
27	18 25	42 50	31 60	26 30	23 25	94 20	60 05	43 40	33 85	27 85
28	18 75	43 30	32 20	26 80	23 70	94 30	60 10	43 50	33 95	28 00
29	19 25	44 10	32 80	27 30	24 15	94 40	60 20	43 65	34 10	28 20
30	19 75	44 95	33 45	27 85	24 65	94 45	60 35	43 75	34 30	28 40
31	20 35	45 80	34 10	28 40	25 20	94 55	60 45	43 90	34 45	28 60
32	20 90	46 70	34 80	29 00	25 70	94 65	60 55	44 05	34 65	28 85
33	21 55	47 65	35 50	29 65	26 30	94 80	60 70	44 25	34 85	29 15
34	22 20	48 60	36 25	30 25	26 90	94 90	60 85	44 40	35 10	29 45
35	22 90	49 65	37 00	30 95	27 50	95 05	61 00	44 60	35 35	29 75
36	23 65	50 65	37 85	31 65	28 15	95 20	61 20	44 85	35 65	30 15
37	24 40	51 75	38 65	32 40	28 85	95 35	61 40	45 10	35 95	30 55
38	25 25	52 90	39 55	33 15	29 60	95 50	61 60	45 35	36 35	31 00
39	26 10	54 05	40 45	33 95	30 [illegible]5	95 70	61 85	45 70	36 70	31 50
40	27 05	55 25	41 40	34 80	31 20	95 90	62 10	46 05	37 15	32 05
41	28 0[illegible]	56 55	42 40	35 70	32 05	96 15	62 40	46 40	37 65	32 65
42	29 05	57 85	43 45	36 65	32 95	96 40	62 75	46 85	38 20	33 35
43	30 15	59 20	44 55	37 65	33 95	96 70	63 10	47 30	38 80	34 10
44	31 35	60 65	45 70	38 70	34 95	97 00	63 55	47 85	39 45	34 95
45	32 60	62 15	46 90	39 80	36 10	97 35	64 00	48 45	40 20	35 85
46	33 95	63 70	48 20	41 00	37 25	97 75	64 50	49 10	41 05	36 85
47	35 35	65 30	49 50	42 25	38 50	98 20	65 10	49 85	41 95	37 05
48	36 90	67 00	50 95	43 60	39 85	98 70	65 75	50 65	43 00	39 15
49	38 50	68 75	52 40	45 00	41 30	99 25	66 45	51 55	44 10	40 50
50	40 25	70 55	53 95	46 50	42 85	99 90	67 25	52 55	45 35	41 95
51	42 05	72 50	55 60	48 10	44 45	100 60	68 15	53 70	46 70	43 50
52	4[illegible] 05	74 45	57 35	49 80	46 25	101 35	69 15	54 90	48 20	45 25
53	46 15	76 55	59 20	51 65	48 15	102 20	70 20	56 25	49 85	7 10
54	48 35	78 70	61 15	53 60	50 15	103 15	71 40	57 80	51 65	49 15
55	50 75	81 00	63 20	55 65	52 35	104 15	72 75	59 45	53 60	51 35
56	53 30	83 35	65 40	57 90	54 70	105 30	74 20	61 25	55 75	.....
57	56 00	85 85	67 70	60 30	57 25	106 60	75 85	63 25	58 10	.....
58	58 90	88 45	70 20	62 85	59 95	108 00	77 65	65 45	60 65	.....
59	62 05	91 20	72 85	65 65	62 90	109 55	79 65	67 90	63 40	.....
60	65 35	94 10	75 70	68 60	66 05	111 25	81 80	70 55	66 45	.....

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20 YEAR PREMIUM ENDOWMENT POLICY WITHOUT PROFITS							ENDOWMENT. TEN ANNUAL PREMIUMS. WITHOUT PROFITS.			
	Options at end of term guaranteed.						Payable at Death or in.			
		1st Option.	2nd Option.		3rd Option	4th Option				
Age	20 Years.	Paid-up Policy.	Paid-up Policy.	and Cash Surplus.	Annuity for Life.	Cash.	15 Years	20 Years.	25 Years.	30 Years.
	$	$	$	$	$	$	$	$	$	$
21	29 65	1373	1000	161	37	593	80 70	70 15	61 70	54 95
22	30 00	1365	1000	161	38	601	80 80	70 25	61 80	55 10
23	30 50	1358	1000	161	39	610	80 85	70 30	61 90	55 25
24	31 00	1351	1000	161	40	620	80 90	70 40	62 00	55 40
25	31 60	1347	1000	163	42	632	81 00	70 50	62 15	55 55
26	32 30	1348	1000	167	44	646	81 05	70 60	62 25	55 70
27	33 05	1351	1000	172	46	661	81 15	70 70	62 40	55 90
28	33 80	1354	1000	177	48	676	81 25	70 80	62 55	56 15
29	34 55	1357	1000	182	50	691	81 35	70 95	62 75	56 35
30	35 35	1359	1000	187	53	707	81 45	71 10	62 90	56 60
31	36 15	1361	1000	192	56	723	81 55	71 25	63 10	56 90
32	37 00	1365	1000	198	59	740	81 70	71 40	63 35	57 20
33	37 85	1369	1000	204	62	757	81 85	71 55	63 60	57 55
34	38 80	1374	1000	212	65	776	82 00	71 75	63 85	57 90
35	39 75	1380	1000	221	68	795	82 15	72 00	64 15	58 35
36	40 80	1387	1000	229	72	816	82 30	72 20	64 45	58 80
37	41 80	1395	1000	237	76	836	82 50	72 45	64 85	59 30
38	42 90	1405	1000	247	81	858	82 70	72 75	65 25	59 80
39	44 00	1414	1000	258	86	880	82 95	73 05	65 65	60 40
40	45 15	1425	1000	270	91	903	83 20	73 40	66 15	61 10
41	46 40	1438	1000	283	98	928	83 50	73 80	66 70	61 80
42	47 75	1453	1000	298	105	955	83 80	74 25	67 30	62 60
43	49 20	1470	1000	315	112	984	84 15	74 70	67 95	63 45
44	50 65	1489	1000	333	120	1013	84 55	75 25	68 65	64 40
45	52 20	1510	1000	353	128	1044	85 00	75 85	69 45	65 45
46	53 80	1532	1000	373	137	1076	85 50	76 50	70 35	66 55
47	55 40	1552	1000	394	147	1108	86 05	77 25	71 30	67 80
48	57 00	1572	1000	415	158	1140	86 70	78 05	72 35	69 10
49	58 70	1595	1000	438	171	1174	87 35	78 95	73 55	70 50
50	60 40	1617	1000	461	186	1208	88 15	79 95	74 80	72 05
51	------	------	------	------	------	------	89 00	81 05	76 20	73 70
52	------	------	------	------	------	------	89 95	82 25	77 70	75 45
53	------	------	------	------	------	------	90 95	83 55	79 30	77 30
54	------	------	------	------	------	------	92 10	85 00	81 05	79 30
55	------	------	------	------	------	------	93 35	86 60	82 95	81 40
56	------	------	------	------	------	------	94 75	88 30	84 95	------
57	------	------	------	------	------	------	96 30	90 15	87 15	------
58	------	------	------	------	------	------	97 95	92 20	89 50	------
59	------	------	------	------	------	------	99 80	94 40	92 00	------
60	------	------	------	------	------	------	101 85	96 80	94 70	------

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AGE.	GUARANTEED MORTUARY BONUS POLICIES. Accumulation Period. 15 Years. LIFE. Annual Premiums	15 Years. Endowment 15 Years	20 Years. LIFE. Annual Premiums	20 Years. Endowment. 20 Years	25 Years Endowment. 25 Years	5 PER CENT. DEBENTURE POLICIES. LIFE. Annual Premiums.	LIFE. 20 Annual Premiums.	Endowment 20 Years.	Endowment Ten Annual Premiums. Payable at Death or in 15 Years
	$	$	$	$	$	$	$	$	$
21	33 50	66 75	28 55	49 15	41 65	24 05	34 60	59 55	89 30
22	34 10	66 80	29 05	49 25	41 95	24 60	35 20	59 65	89 35
23	34 70	66 90	29 60	49 35	42 20	25 15	35 80	59 75	89 40
24	35 35	67 00	30 15	49 50	42 45	25 70	36 50	59 90	89 45
25	36 05	67 15	30 75	49 70	42 80	26 40	37 10	60 05	89 55
26	36 80	67 30	31 40	49 90	43 15	27 05	37 90	60 25	89 70
27	37 55	67 50	32 10	50 15	43 50	27 75	38 70	60 50	89 90
28	38 30	67 70	32 80	50 35	43 90	28 50	39 50	60 70	90 05
29	39 10	67 85	33 50	50 60	44 30	29 25	40 30	60 95	90 25
30	39 90	68 00	34 25	50 85	44 75	30 05	41 20	61 20	90 40
31	40 75	68 25	35 00	51 15	45 20	30 85	42 00	61 45	90 55
32	41 60	68 45	35 80	51 45	45 70	31 70	42 85	61 70	90 75
33	42 50	68 65	36 60	51 80	46 25	32 65	43 80	62 00	90 95
34	43 40	68 85	37 45	52 15	46 80	33 55	44 80	62 30	91 15
35	44 35	69 15	38 35	52 50	47 40	34 60	45 75	62 60	91 35
36	45 35	69 45	39 30	52 90	48 10	35 65	46 75	63 00	91 60
37	46 35	69 75	40 30	53 35	48 80	36 80	47 85	63 35	91 85
38	47 40	70 05	41 30	53 80	49 55	37 90	48 90	63 75	92 10
39	48 50	70 35	42 30	54 25	50 40	39 15	50 05	64 20	92 35
40	49 60	70 70	43 45	54 90	51 30	40 40	51 20	64 70	92 65
41	50 80	71 10	44 65	55 75	52 30	41 75	52 45	65 [illegible]	92 95
42	52 05	71 60	45 90	56 25	53 45	43 15	53 70	65 90	93 35
43	53 35	72 15	47 35	57 05	54 65	44 70	55 20	66 60	93 80
44	54 75	72 70	48 80	57 95	55 95	46 40	56 [illegible]	67 35	94 30
45	56 20	73 35	50 35	58 95	57 40	48 10	58 15	68 20	94 85
46	57 70	74 05	52 00	60 00	------	49 90	59 80	69 10	95 45
47	59 25	74 85	53 70	61 15	------	51 85	61 50	70 10	96 05
48	60 90	75 65	55 50	62 35	------	53 85	63 20	71 20	96 70
49	62 60	76 50	57 40	63 70	------	56 00	65 10	72 30	97 40
50	64 40	77 45	59 40	65 15	------	58 25	67 00	73 60	98 15
51	66 30	78 55	61 60	------	------	60 60	69 05	75 05	99 00
52	68 30	79 75	63 95	------	------	63 15	71 25	76 60	99 95
53	70 40	81 05	66 45	------	------	65 90	73 60	78 25	101 00
54	72 65	82 45	69 20	------	------	68 [illegible]	76 15	80 20	102 15
55	75 00	84 00	72 15	------	------	71 95	78 80	82 20	103 40

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Age.	LIFE. Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	25 Annual Premiums.	ENDOWMENT. CONTINUOUS ANNUAL PREMIUMS. 10 Years.	15 Years.	20 Years.	25 Years.	30 Years.
	$	$	$	$	$	$	$	$	$	$
20	19 00	43 50	32 70	27 40	24 50	103 65	66 20	48 00	38 20	31 40
21	19 40	44 30	33 30	27 95	24 85	103 75	66 30	48 10	38 30	31 55
22	19 85	45 05	33 85	28 40	25 30	103 75	66 35	48 15	38 40	31 70
23	20 30	45 85	34 45	28 90	25 75	103 80	66 40	48 25	38 55	31 85
24	20 75	46 70	35 10	29 45	26 20	103 85	66 50	48 35	38 70	32 00
25	21 30	47 60	35 75	30 00	26 70	103 95	66 60	48 50	38 85	32 20
26	21 85	48 55	36 45	30 60	27 25	104 05	66 75	48 65	39 05	32 45
27	22 40	49 50	37 20	31 25	27 85	104 20	66 90	48 85	39 25	32 70
28	23 00	50 50	38 00	31 90	28 45	104 35	67 05	49 00	39 45	32 95
29	23 60	51 55	38 75	32 55	29 05	104 50	67 25	49 20	39 70	33 20
30	24 25	52 60	39 55	33 25	29 65	104 60	67 40	49 40	39 95	33 50
31	24 90	53 65	40 35	33 90	30 25	104 75	67 55	49 60	40 20	33 80
32	25 60	54 75	41 15	34 60	30 90	104 90	67 75	49 80	40 45	34 15
33	26 35	55 85	42 00	35 35	31 60	105 05	67 90	50 05	40 75	34 50
34	27 10	57 00	42 90	36 15	32 30	105 20	68 10	50 30	41 05	34 90
35	27 95	58 20	43 80	36 95	33 05	105 40	68 35	50 55	41 40	35 35
36	28 80	59 45	44 75	37 75	33 85	105 60	68 55	50 85	41 80	35 80
37	29 70	60 70	45 75	38 60	34 65	105 75	68 80	51 15	42 20	36 30
38	30 60	61 95	46 75	39 50	35 45	105 95	69 05	51 50	42 60	36 85
39	31 60	63 30	47 75	40 40	36 35	106 15	69 35	51 85	43 10	37 40
40	32 60	64 65	48 85	41 35	37 25	106 35	69 65	52 25	43 60	38 05
41	33 70	66 05	49 95	42 35	38 20	106 60	70 00	52 70	44 15	38 75
42	34 85	67 55	51 10	43 40	39 25	106 90	70 40	53 20	44 80	39 55
43	36 10	69 10	52 35	44 55	40 35	107 25	70 85	53 75	45 55	40 40
44	37 45	70 70	53 65	45 70	41 50	107 65	71 30	54 40	46 30	41 35
45	38 85	72 35	55 00	46 95	42 75	108 10	71 85	55 05	47 20	42 40
46	40 30	74 10	56 40	48 30	44 05	108 60	72 45	55 80	48 10	43 50
47	41 85	75 85	57 85	49 65	45 40	109 05	73 10	56 60	49 10	44 70
48	43 50	77 60	59 35	51 05	46 85	109 55	73 75	57 50	50 20	46 00
49	45 20	79 45	60 90	52 55	48 35	110 10	74 50	58 40	51 40	47 40
50	47 05	81 55	62 55	54 10	49 95	110 70	75 30	59 45	52 70	48 85
51	48 95	83 35	64 25	55 75	.....	111 35	76 20	60 60	54 10	.....
52	51 00	85 40	66 05	57 55	.....	112 10	77 20	61 85	55 65	.....
53	53 20	87 55	68 00	59 45	.....	112 95	78 30	63 20	57 40	.....
54	55 55	89 80	70 00	61 50	.....	113 90	79 55	64 75	59 25	.....
55	58 10	92 20	72 15	63 65	.....	114 95	80 90	66 40	61 35	.....
56	60 75	94 65	74 40	65 95	.....	116 10	82 35	68 25	.....	.....
57	63 55	97 20	76 80	68 40	.....	117 35	83 95	70 25	.....	.....
58	66 55	99 90	79 35	71 05	.....	118 75	85 75	72 50	.....	.....
59	69 80	102 75	82 05	73 90	.....	120 30	87 70	74 90	.....	.....
60	73 20	105 70	84 90	76 95	.....	121 95	89 80	77 55	.....	.....

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	LIFE. WITHOUT PROFITS.					ENDOWMENT. CONTINUOUS ANNUAL PREMIUMS. WITHOUT PROFITS.				
Age.	Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	25 Annual Premiums.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.
	$	$	$	$	$	$	$	$	$	$
20	15 50	37 80	28 05	23 30	20 55	93 80	59 55	42 85	33 15	27 00
21	15 85	38 40	28 50	23 65	20 85	93 85	59 60	42 90	33 25	27 10
22	16 20	39 05	28 95	24 05	21 25	93 90	59 65	42 95	33 30	27 20
23	16 55	39 70	29 45	24 50	21 60	93 95	59 70	43 05	33 40	27 30
24	16 95	40 35	29 95	24 90	22 00	94 00	59 80	43 10	33 50	27 40
25	17 35	41 05	30 50	25 35	22 40	94 05	59 85	43 20	33 60	27 55
26	17 80	41 75	31 05	25 80	22 80	94 15	59 95	43 30	33 70	27 70
27	18 25	42 50	31 60	26 30	23 25	94 20	60 05	43 40	33 85	27 85
28	18 75	43 30	32 20	26 80	23 70	94 30	60 10	43 50	33 95	28 00
29	19 25	44 10	32 80	27 30	24 15	94 40	60 20	43 65	34 10	28 20
30	19 75	44 95	33 45	27 85	24 65	94 45	60 35	43 75	34 30	28 40
31	20 35	45 80	34 10	28 40	25 20	94 55	60 45	43 90	34 45	28 60
32	20 90	46 70	34 80	29 00	25 70	94 65	60 55	44 05	34 65	28 85
33	21 55	47 65	35 50	29 65	26 30	94 80	60 70	44 25	34 85	29 15
34	22 20	48 60	36 25	30 25	26 90	94 90	60 85	44 40	35 10	29 45
35	22 90	49 65	37 00	30 95	27 50	95 05	61 00	44 60	35 35	29 75
36	23 65	50 65	37 85	31 65	28 15	95 20	61 20	44 85	35 65	30 15
37	24 40	51 75	38 65	32 40	28 85	95 35	61 40	45 10	35 95	30 55
38	25 25	52 90	39 55	33 15	29 60	95 50	61 60	45 35	36 35	31 00
39	26 10	54 05	40 45	33 95	30 35	95 70	61 85	45 70	36 70	31 50
40	27 05	55 25	41 40	34 80	31 20	95 90	62 10	46 05	37 15	32 05
41	28 00	56 55	42 40	35 70	32 05	96 15	62 40	46 40	37 65	32 65
42	29 05	57 85	43 45	36 65	32 95	96 40	62 75	46 85	38 20	33 35
43	30 15	59 20	44 55	37 65	33 95	96 70	63 10	47 30	38 80	34 10
44	31 35	60 65	45 70	38 70	34 95	97 00	63 55	47 85	39 45	34 95
45	32 60	62 15	46 90	39 80	36 10	97 35	64 00	48 45	40 20	35 85
46	33 95	63 70	48 20	41 00	37 25	97 75	64 50	49 10	41 05	36 85
47	35 35	65 30	49 50	42 25	38 50	98 20	65 10	49 85	41 95	37 95
48	36 90	67 00	50 95	43 60	39 85	98 70	65 75	50 65	43 00	39 15
49	38 50	68 75	52 40	45 00	41 30	99 25	66 45	51 55	44 10	40 50
50	40 25	70 55	53 95	46 50	42 85	99 90	67 25	52 55	45 35	41 95
51	42 05	72 50	55 60	48 10	44 45	100 60	68 15	53 70	46 70	43 50
52	44 05	74 45	57 35	49 80	46 25	101 35	69 15	54 90	48 20	45 25
53	46 15	76 55	59 20	51 65	48 15	102 20	70 20	56 25	49 85	47 10
54	48 35	78 70	61 15	53 60	50 15	103 15	71 40	57 80	51 65	49 15
55	50 75	81 00	63 20	55 65	52 35	104 15	72 75	59 45	53 60	51 35
56	53 30	83 35	65 40	57 90	54 70	105 30	74 20	61 25	55 75	.....
57	56 00	85 85	67 70	60 30	57 25	106 60	75 85	63 25	58 10	.....
58	58 90	88 45	70 20	62 85	59 95	108 00	77 65	65 45	60 65	.....
59	62 05	91 20	72 85	65 65	62 90	109 55	79 65	67 90	63 40	.....
60	65 35	94 10	75 70	68 60	66 05	111 25	81 80	70 55	66 45	.....

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Age.	LIFE. Annual Premiums	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	30 Annual Premiums.	ENDOWMENT. Continuous Annual Premiums. 15 Years.	20 Years.	25 Years.	30 Years.	35 Years.
	$	$	$	$	$	$	$	$	$	$
20	19 00	48 00	35 50	29 40	23 60	66 40	48 90	38 80	32 20	27 80
21	19 40	48 80	36 00	29 90	24 10	66 50	49 10	38 90	32 40	28 00
22	19 90	49 70	36 70	30 40	24 50	66 70	49 30	39 10	32 50	28 20
23	20 40	50 50	37 30	31 00	25 00	66 80	49 40	39 30	32 80	28 40
24	21 00	51 40	38 00	31 50	25 50	67 00	49 60	39 50	33 00	28 60
25	21 50	52 30	38 70	32 10	26 00	67 10	49 80	39 70	33 20	28 90
26	22 10	53 10	39 30	32 70	26 50	67 30	50 00	39 90	33 40	29 10
27	22 70	54 00	40 00	33 30	27 00	67 50	50 10	40 10	33 70	29 40
28	23 30	55 00	40 80	33 90	27 50	67 60	50 30	40 30	33 90	29 70
29	23 90	55 90	41 50	34 50	28 00	67 80	50 50	40 50	34 20	30 00
30	24 50	56 80	42 20	35 10	28 60	68 00	50 70	40 70	34 40	30 40
31	25 10	57 80	42 90	35 80	29 20	68 20	50 90	41 00	34 70	30 80
32	25 70	58 80	43 70	36 40	29 80	68 30	51 10	41 20	35 00	31 10
33	26 40	59 80	44 50	37 10	30 40	68 50	51 30	41 50	35 30	31 50
34	27 10	60 80	45 30	37 80	31 00	68 80	51 60	41 70	35 60	32 00
35	27 90	61 90	46 00	38 50	31 70	69 00	51 80	42 00	36 00	32 40
36	28 70	63 00	46 90	39 20	32 40	69 20	52 10	42 30	36 40	.....
37	29 50	64 00	47 80	40 00	33 00	69 40	52 30	42 60	36 90	.....
38	30 40	65 20	48 60	40 70	33 80	69 60	52 60	43 00	37 40	.....
39	31 30	66 30	49 50	41 50	34 60	69 80	52 80	43 40	37 90	.....
40	32 30	67 50	50 40	42 30	35 40	70 00	53 10	43 80	38 40	.....
41	33 20	68 70	51 40	43 20	.....	70 30	53 50	44 30	....	.....
42	34 10	69 90	52 30	44 00	.....	70 50	53 80	44 80	.....	....
43	35 10	71 10	53 30	45 00	.....	70 80	54 30	45 30	....	....
44	36 20	72 40	54 30	46 00	.....	71 10	54 70	46 00	.....	....
45	37 30	73 80	55 40	47 00	.....	71 50	55 30	46 70	....	....
46	38 50	75 10	56 50	48 10	.....	71 80	55 80	...	....	....
47	39 80	76 50	57 80	49 30	.....	72 30	56 50	.....	....	....
48	41 20	77 90	59 00	50 50	.....	72 80	57 20	.....	.....	.....
49	42 80	79 50	60 30	51 80	.....	73 50	58 00	.....	.....	.....
50	44 50	81 10	61 80	53 30	.....	74 20	59 00	.....	.....	.....
51	46 50	82 80	63 40	54 80	.....	75 00	....	.....	.....	.....
52	48 50	84 70	65 00	56 50	.....	76 00	.....	.....	.....	.....
53	50 80	86 70	66 90	58 40	.....	77 10	.....	.....	.....	.....
54	53 21	88 80	68 90	60 40	.....	78 40	.....	.....	.....	....
55	55 97	91 30	71 10	62 70	.....	80 00	.....	....	....	....
56	58 84	.....	.....	.....	.....	.....	.....	.....	.....	.....
57	61 81	.....	.....	.....	.....	.....	.....	.....	.....	.....
58	64 96	.....	.....	.....	.....	.....	.....	.....	.....	.....
59	68 30	.....	.....	.....	.....	.....	.....	.....	.....	.....
60	71 81	.....	.....	.....	.....	.....	.....	.....	.....	.....

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Age.	LIFE Without Profits. Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	30 Annual Premiums.	ENDOWMENT. CONTINUOUS ANNUAL PREMIUMS. Without Profits. 15 Years.	20 Years.	25 Years.	30 Years.	35 Years.
	$	$	$	$	$	$	$	$	$	$
20	16 30	39 20	29 20	24 30	19 70	59 50	42 80	33 00	27 00	23 20
21	16 50	39 50	29 40	24 50	19 80	59 50	42 80	33 00	27 10	23 30
22	16 70	39 90	29 70	24 80	20 00	59 60	42 80	33 00	27 10	23 40
23	17 00	40 30	30 00	25 00	20 30	59 60	42 80	33 00	27 20	23 50
24	17 30	40 80	30 30	25 30	20 50	59 60	42 90	33 00	27 20	23 50
25	17 70	41 30	30 80	25 70	20 80	59 60	42 90	33 00	27 30	23 60
26	18 00	41 90	31 20	26 00	21 20	59 60	42 90	33 10	27 50	23 80
27	18 50	42 60	31 70	26 50	21 50	59 60	42 90	33 30	27 60	23 90
28	19 00	43 30	32 30	27 00	22 00	59 60	42 90	33 40	27 80	24 10
29	19 50	44 10	32 90	27 50	22 40	59 60	42 90	33 60	28 10	24 40
30	19 80	45 00	33 50	28 00	22 90	59 60	42 90	33 90	28 30	24 70
31	20 40	45 80	34 20	28 60	23 40	59 70	43 10	34 10	28 60	25 00
32	20 80	46 70	34 80	29 20	24 00	59 70	43 30	34 40	28 90	25 30
33	21 50	47 60	35 50	29 80	24 50	59 70	43 50	34 70	29 10	25 70
34	22 10	48 50	36 20	30 40	25 10	59 70	43 80	35 00	29 50	26 10
35	22 80	49 [illegible]	37 00	31 00	25 70	59 80	44 10	35 30	29 80	26 50
36	23 50	50 50	37 70	31 70	26 30	60 10	44 40	35 60	30 20	.....
37	24 40	51 30	38 50	32 50	27 00	60 40	44 80	35 90	30 60	.....
38	25 20	52 50	39 40	33 20	27 80	60 80	45 10	36 30	31 10	.....
39	26 10	53 70	40 30	34 00	28 50	61 10	45 50	36 70	31 60	.....
40	27 00	54 80	41 20	34 90	29 40	61 50	46 00	37 20	32 20	.....
41	28 00	56 10	42 20	35 80	.....	61 90	46 40	37 70	.....	.....
42	29 00	57 30	43 20	36 70	.....	62 30	46 80	38 30	.....	.....
43	30 10	58 60	44 30	37 70	.....	62 80	47 30	38 90	.....	.....
44	31 30	60 00	45 30	38 70	.....	63 30	47 80	39 50	.....	.....
45	32 50	61 30	46 50	39 70	.....	63 90	48 40	40 30	.....	.....
46	33 90	62 70	47 60	40 80	.....	64 30	49 00	.....	.....	.....
47	35 30	64 10	48 80	41 90	.....	64 80	49 60	.....	.....	.....
48	36 80	65 60	50 00	43 10	.....	65 30	50 40	.....	.....	.....
49	38 30	67 10	51 30	44 40	.....	66 00	51 20	.....	.....	.....
50	39 80	68 70	52 70	45 80	.....	66 60	52 10	.....	.....	.....
51	42 47	70 30	54 20	47 20	.....	67 40	.....	.....	.....	.....
52	44 42	72 00	55 70	48 70		68 00	.....	.....	.....	.....
53	46 54	73 80	57 30	50 30	.....	69 20	.....	.....	.....	.....
54	48 86	75 70	59 00	52 00	.....	70 20	.....	.....	.....	.....
55	51 41	77 70	60 90	53 90	.....	71 40	.....	.....	.....	.....

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ENDOWMENT. Ten Annual Premiums. Payable at Death or in				SEMI-ENDOWMENT. $2000 in case of death within the undermentioned period or $1000 with profits at expiration of term.				HALF PREMIUM PLAN.	
Age.	15 Years.	20 Years.	25 Years.	15 Years.	20 Years.	25 Years.	30 Years.	Annual Premiums for First 5 Years.	Annual Premiums for remainder of Life.
	$	$	$	$	$	$	$	$	$
20	90 50	80 80	72 90	76 60	59 70	50 10	44 00	12 00	20 90
21	90 60	81 00	73 10	77 00	60 10	50 50	44 50	12 00	21 50
22	90 80	81 20	73 40	77 40	60 50	51 00	45 00	12 00	22 00
23	91 00	81 40	73 60	77 80	61 00	51 50	45 50	12 00	22 60
24	91 10	81 60	73 80	78 20	61 50	52 00	46 00	12 00	23 30
25	91 30	81 80	74 00	78 70	61 90	52 50	46 60	12 00	24 00
26	91 40	82 00	74 30	79 20	62 40	53 00	47 10	12 30	24 60
27	91 60	82 20	74 50	79 60	63 00	53 50	47 80	12 70	25 40
28	91 80	82 40	74 80	80 00	63 50	54 00	48 40	13 10	26 20
29	91 90	82 60	75 00	80 50	64 00	54 60	49 10	13 50	27 00
30	92 10	82 80	75 30	81 00	64 50	55 20	49 90	13 80	27 60
31	92 30	83 00	75 60	81 50	65 10	55 80	50 70	14 20	28 40
32	92 50	83 30	75 90	82 10	65 60	56 50	51 50	14 60	29 20
33	92 70	83 50	76 20	82 60	66 20	57 20	52 50	15 00	30 00
34	92 90	83 80	76 50	83 20	66 80	58 00	53 50	15 40	30 80
35	93 10	84 00	76 80	83 80	67 40	58 90	54 60	15 90	31 80
36	93 30	84 30	77 20	84 30	68 10	59 80	55 80	16 40	32 80
37	93 50	84 50	77 60	84 90	68 80	60 80	57 00	16 90	33 80
38	93 70	84 80	78 00	85 60	69 70	61 90	58 40	17 50	35 00
39	94 00	85 10	78 40	86 10	70 60	63 10	59 80	18 10	36 20
40	94 20	85 50	78 80	86 80	71 60	64 40	61 40	18 70	37 40
41	94 50	85 80	.....	87 50	72 60	65 80	.....	19 30	38 60
42	94 70	86 10	....	88 40	73 80	67 30	.....	19 90	39 80
43	95 00	86 50	.....	89 30	75 20	69 00	.....	20 50	41 00
44	95 30	86 90	.....	90 40	76 70	70 90	.....	21 20	42 40
45	95 60	87 40	.....	91 60	78 30	72 90	.....	21 90	43 80
46	95 90	.....	.....	93 00	80 20	.....	.....	22 70	45 40
47	96 30	.....	.....	94 60	82 20	.....	....	23 50	47 00
48	96 70	.....	.....	96 30	84 40	.....	.....	24 50	49 00
49	97 20	.....	.....	98 30	86 90	.....	.....	25 50	51 00
50	97 80	.....	.....	100 60	89 70	.....	.....	26 70	53 40

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Age.	REVERSIBLE PREMIUM PLAN. Premium ceasing at age 55	60	65	INSTALMENT PLAN Payable in 20 equal Annual instalments of $50 each. Without profits. Life: Annual Premiums.	20 Annual Premiums	Endow't: 20 Years.	TERM PLAN. 5 Years.	10 Years.
	$	$	$	$	$	$	$	$
20	25 70	23 00	21 40	12 43	18 59	32 80	10 70	11 60
21	26 70	23 80	22 10	12 58	18 75	32 81	10 70	11 60
22	27 90	24 70	22 80	12 78	18 94	32 82	10 70	11 60
23	29 20	25 60	23 50	13 00	19 13	32 83	10 70	11 60
24	30 60	26 60	24 30	13 25	19 35	32 84	10 70	11 60
25	32 20	27 60	25 10	13 51	19 64	32 85	10 70	11 60
26	33 90	28 80	26 00	13 80	19 93	32 86	10 80	11 60
27	35 80	30 00	26 90	14 15	20 25	32 87	10 80	11 70
28	34 10	31 40	27 90	14 50	20 63	32 89	10 80	11 70
29	40 30	32 80	28 90	14 88	21 01	32 93	10 90	11 80
30	43 00	34 30	30 00	15 14	21 43	32 98	10 90	11 90
31	45 80	35 90	31 00	15 58	21 88	33 07	11 00	12 00
32	49 20	37 70	32 20	15 94	22 32	33 18	11 10	12 10
33	53 20	39 70	33 50	16 46	22 77	33 34	11 20	12 30
34	58 00	41 90	34 90	16 93	23 26	33 53	11 50	12 40
35	63 90	44 40	36 40	17 44	23 76	33 75	11 50	12 60
36	71 00	47 40	38 10	18 01	24 27	34 00	11 70	12 90
37	80 00	50 70	40 00	18 65	24 85	34 28	11 90	13 20
38	91 90	54 50	42 00	19 29	25 42	34 52	12 10	13 60
39	108 30	59 00	44 40	19 96	26 03	34 84	12 40	14 10
40	131 40	64 20	46 80	20 69	26 70	35 19	12 70	14 80
41	.....	70 50	49 50	21 43	27 37	35 51	13 00	15 30
42	.....	78 00	52 50	22 20	28 07	35 83	13 30	15 80
43	.....	87 50	55 90	23 05	28 83	36 21	13 70	16 40
44	.....	99 90	59 80	23 95	29 60	36 59	14 00	17 00
45	.....	116 80	64 10	24 91	30 40	37 04	14 50	17 70
46	.....	.....	69 90	25 93	.....	.....	15 00	18 40
47	.....	.....	76 50	27 05	.....	.....	15 60	19 30
48	.....	.....	84 80	28 13	.....	.....	16 20	20 20
49	.....	.....	95 40	29 28	.....	.....	16 90	21 20
50	.....	.....	109 10	30 50	.....	.....	17 80	22 30

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LIFE.

RATES FOR AGES IN YEARS AND HALF YEARS.

Age.	Continuous Annual Premiums.		10 Annual Premiums.		15 Annual Premiums.		20 Annual Premiums.		25 Annual Premiums.		Age.	Continuous Annual Premiums.		10 Annual Premiums.		15 Annual Premiums.		20 Annual Premiums.		25 Annual Premiums.	
	$	c.	$	c.	$	c.	$	c.	$	c.		$	c.	$	c.	$	c.	$	c.	$	c.
20	18	70	48	15	34	95	28	50	24	70	41	33	45	67	05	49	40	41	10	36	50
20½	18	90	48	55	35	25	28	75	24	95	41½	33	95	67	75	49	95	41	60	37	00
21	19	15	49	00	35	60	29	00	25	20	42	34	45	68	45	50	55	42	10	37	50
21½	19	40	49	40	35	90	29	25	25	45	42½	35	00	68	90	51	10	42	60	38	00
22	19	65	49	85	36	15	29	50	25	70	43	35	50	69	40	51	70	43	15	38	55
22½	19	90	50	25	36	45	29	75	25	90	43½	36	05	70	15	52	35	43	70	39	10
23	20	20	50	70	36	80	30	05	26	15	44	36	60	70	70	52	95	44	30	39	70
23½	20	45	51	10	37	15	30	35	26	40	44½	37	15	71	40	53	60	44	90	40	25
24	20	70	51	55	37	50	30	65	26	65	45	37	70	72	05	54	25	45	50	40	85
24½	21	00	52	00	37	85	30	90	26	90	45½	38	30	72	60	54	90	46	10	41	45
25	21	30	52	50	38	20	31	20	27	20											
25½	21	60	52	80	38	40	31	40	27	35	46	38	95	73	20	55	55	46	70	42	10
											46½	39	60	73	95	56	20	47	35	42	70
26	21	85	53	10	38	60	31	60	27	50	47	40	30	74	80	56	90	48	00	43	40
26½	22	20	53	40	38	85	31	75	27	70	47½	41	05	75	70	57	45	48	70	44	05
27	22	50	53	70	39	10	31	95	27	90	48	41	80	76	00	58	00	49	40	44	75
27½	22	85	54	20	39	45	32	30	28	20	48½	42	60	76	85	58	65	50	05	45	45
28	23	15	54	75	39	90	32	65	28	45	49	43	45	77	70	59	35	50	75	46	20
28½	23	5	55	05	40	10	32	85	28	65	49½	44	35	78	40	59	90	51	50	46	95
29	23	80	55	35	40	35	33	05	28	85	50	45	25	79	10	60	50	52	25	47	75
29½	24	10	55	65	40	55	33	25	29	00	50½	46	30	79	95	61	20	53	05	.....	
30	24	40	55	95	40	80	33	45	29	20											
30½	24	70	56	45	41	20	33	80	29	55	51	47	30	80	85	61	95	53	85	.....	
											51½	48	35	81	55	62	55	54	40	.....	
31	25	00	57	00	41	60	34	10	29	90	52	49	45	82	30	63	10	55	05	.....	
31½	25	35	57	55	42	00	34	45	30	20	52½	50	60	83	05	63	90	55	75	.....	
32	25	70	58	15	42	40	34	85	30	50	53	51	75	83	80	64	50	56	50	.....	
32½	26	05	58	40	42	70	35	05	30	70	53½	52	95	84	65	65	50	57	30	.....	
33	26	40	58	75	42	90	35	30	30	90	54	54	15	85	50	66	50	58	15	.....	
33½	26	75	59	35	43	35	35	70	31	25	54½	55	50	86	50	67	25	58	95	.....	
34	27	10	59	40	43	80	36	05	31	65	55	56	80	87	50	68	00	59	85	.....	
34½	27	55	60	25	44	05	36	25	31	85	55½	58	15	88	40	68	70	.....		.....	
35	27	95	60	60	44	35	36	50	32	10											
35½	28	35	61	20	44	80	36	90	32	45	56	59	60	89	25	69	40	.....		.....	
											56½	61	15	90	00	70	30	.....		.....	
36	28	75	61	80	45	25	37	35	32	85	57	62	70	91	25	71	35	.....		.....	
36½	29	20	62	40	45	70	37	70	33	20	57½	64	30	92	80	72	10	.....		.....	
37	29	60	63	00	46	20	38	15	33	65	58	65	90	93	40	73	00	.....		.....	
37½	30	05	63	35	46	45	38	40	33	90	58½	67	50	94	40	74	20	.....		.....	
38	30	55	63	70	46	75	38	70	34	15	59	69	15	95	50	75	35	.....		.....	
38½	31	05	64	35	47	25	39	10	34	55	59½	70	80	96	75	77	30	.....		.....	
39	31	50	64	95	47	75	39	55	35	00	60	72	40	98	00	79	30	.....		.....	
39½	32	00	65	35	48	05	39	85	35	30	...	.....		.....		.....		.....		.....	
40	32	45	65	70	48	40	40	15	35	60	...	.....		.....		.....		.....		.....	
40½	32	95	66	40	48	90	40	60	36	05	...	.....		.....		.....		.....		.....	

Policies are issued under this Table without profits at 12½ per cent. discount from above rates.

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	ENDOWMENT.				ENDOWMENT WITHOUT PROFITS.			
Age.	15 Years.	20 Years.	25 Years.	30 Years.	15 Years.	20 Years.	25 Years.	30 Years.
	$	$	$	$	$	$	$	$
20	67 02	48 16	37 27	31 50	60 32	43 35	33 55	28 35
21	67 06	48 24	37 50	31 66	60 37	43 42	33 75	28 50
22	67 15	48 36	37 74	31 82	60 44	43 53	33 97	28 64
23	67 19	48 45	37 99	31 95	60 48	43 61	34 20	28 76
24	67 31	48 53	38 23	32 15	60 58	43 68	34 41	28 94
25	67 43	48 68	38 56	32 32	60 70	43 83	34 71	29 09
26	67 54	48 86	38 89	32 56	60 79	43 98	35 00	29 31
27	67 70	49 04	39 24	32 85	60 93	44 14	35 32	29 57
28	67 91	49 21	39 57	33 12	61 16	44 29	35 62	29 81
29	68 03	49 41	40 00	33 41	61 23	44 47	36 00	30 07
30	68 19	49 58	40 58	33 65	61 38	44 63	36 53	30 29
31	68 40	49 78	40 74	33 98	61 56	44 81	36 67	30 59
32	68 52	49 99	40 95	34 31	61 67	45 00	36 86	30 88
33	68 69	50 81	41 19	34 70	61 83	45 73	37 08	31 23
34	68 89	51 14	41 44	35 11	62 01	46 03	37 30	31 60
35	69 12	51 49	41 71	35 52	62 21	46 35	37 54	31 97
36	69 37	51 73	42 04	36 04	62 44	46 56	37 84	32 44
37	69 60	52 02	42 53	36 53	62 65	46 82	38 28	32 88
38	69 90	52 35	43 13	37 10	62 91	47 12	38 82	33 39
39	70 17	52 64	43 78	37 70	63 16	47 38	39 41	33 93
40	70 50	52 93	44 32	38 36	63 45	47 64	39 89	34 53
41	70 82	53 44	45 00	.....	63 74	48 10	40 50	.....
42	71 19	54 22	45 56	.....	64 08	48 80	41 01	.....
43	71 67	55 10	46 33	.....	64 51	49 59	41 70	.....
44	71 96	55 99	47 19	.....	64 77	50 40	42 48	.....
45	72 69	56 97	48 04	.....	65 43	51 28	43 24	.....
46	73 33	57 90	.....	.....	66 00	52 11	.....	.....
47	73 95	58 72	.....	.....	66 56	52 85	.....	.....
48	74 63	59 65	.....	.....	67 17	53 69	.....	.....
49	75 36	60 65	.....	.....	67 83	54 59	.....	.....
50	76 17	61 74	.....	.....	68 56	55 57	.....	.....
51	77 07	.....	.....	.....	69 37	.....	.....	.....
52	78 08	.....	.....	.....	70 28	.....	.....	.....
53	79 21	.....	.....	.....	71 29	.....	.....	.....
54	80 44	.....	.....	.....	72 40	.....	.....	.....
55	81 82	.....	.....	.....	73 64	.....	.....	.....

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Age	ENDOWMENT CONTINUOUS ANNUAL PREMIUMS. *Payable $2,000 in case of Death, or $1,000 at the following Ages.* Annual Premium to Age 50.	Annual Premium to Age 55.	Annual Premium to Age 60.	Annual Premium to Age 65.	Six per cent. Debenture Policies. Annual Premium. (per $2500)	TERM POLICIES (WITHOUT PROFITS.) 1 Year.	3 Years.	5 Years.	10 Years.
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
20	40 85	36 70	34 20	32 95	103 33	7 70	8 05	8 10	8 25
21	42 40	37 80	35 20	33 85	106 05	7 90	8 15	8 15	8 40
22	43 90	39 10	36 20	34 70	108 95	8 00	8 20	8 25	8 55
23	45 65	40 40	37 20	35 70	111 65	8 10	8 30	8 35	8 65
24	47 40	41 70	38 40	36 70	114 80	8 20	8 40	8 45	8 85
25	49 50	43 20	39 60	37 70	117 90	8 35	8 50	8 60	9 10
26	51 65	44 90	40 90	39 30	121 25	8 45	8 60	8 70	9 35
27	54 10	46 65	42 30	40 10	124 80	8 60	8 70	9 00	9 60
28	56 70	48 45	43 80	41 40	128 55	8 70	9 05	9 35	9 90
29	59 [illegible]	50 45	45 35	42 70	132 10	9 00	9 35	9 55	10 25
30	62 70	52 60	46 95	44 10	135 40	9 40	9 60	9 85	10 55
31	66 05	54 90	48 70	45 55	138 95	9 60	9 85	10 05	10 85
32	69 85	57 25	50 55	47 10	142 70	9 90	10 05	10 40	11 20
33	74 00	60 05	52 50	48 70	146 85	10 05	10 35	10 70	11 50
34	78 75	63 00	54 70	50 45	151 05	10 35	10 65	11 05	11 85
35	84 05	66 20	56 95	52 30	155 [illegible]0	10 65	11 05	11 40	12 20
36	90 15	69 70	59 40	54 30	160 20	11 05	11 45	11 85	12 60
37	97 10	73 65	62 05	56 85	165 20	11 50	11 85	12 10	13 05
38	105 15	77 90	64 85	58 55	170 40	11 90	12 30	12 45	13 55
39	114 65	82 80	68 00	60 95	176 05	12 25	12 50	12 80	14 10
40	125 95	88 20	71 45	63 45	181 45	12 50	12 75	13 10	14 65
41	.....	94 40	75 15	66 15	187 30	12 75	13 10	13 60	15 30
42	.....	101 60	79 30	69 20	193 15	13 05	13 50	14 15	16 05
43	.....	109 95	83 95	72 45	199 15	13 50	14 10	14 90	16 85
44	.....	119 70	89 15	76 00	205 60	14 05	14 85	15 65	17 70
45	.....	131 45	95 00	79 85	212 30	14 80	15 70	16 55	18 70
46	.....	.....	101 60	84 05	219 80	15 70	16 60	17 45	19 70
47	.....	.....	109 20	88 65	227 50	16 65	17 50	18 40	20 85
48	.....	.....	117 70	93 65	236 05	17 55	18 40	19 30	22 05
49	.....	.....	127 70	99 29	245 40	18 50	19 35	20 00	23 35
50	.....	.....	140 65	105 45	255 85	19 35	20 25	21 40	24 75
51	.....	.....	.....	112 45	267 30	20 20	21 35	22 60	26 35
52	.....	.....	.....	120 60	279 40	21 30	22 55	24 00	28 10
53	.....	.....	.....	129 70	292 30	22 60	23 95	25 10	30 05
54	.....	.....	.....	140 35	305 85	23 95	25 50	27 20	32 20
55	.....	.....	.....	152 95	320 65	25 55	27 25	29 10	34 60
56	.....	.....	.....	....	336 05	27 25	29 10	31 15	37 10
57	.....	.....	.....	.....	353 15	29 15	31 15	33 40	39 90
58	.....	.....	.....	.....	371 05	31 10	33 40	36 00	42 80
59	.....	.....	.....	.....	389 15	33 40	36 00	38 80	46 00
60	.....	.....	.....	.....	407 70	36 00	38 85	41 90	49 40

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"PROTECTED POLICY."

LIFE.						Life Without Profits.	ENDOWMENT. CONTINUOUS ANNUAL PREMIUMS.				
Age not exceeding.	Annual Premiums.	10 Annual Premiums	15 Annual Premiums.	20 Annual Premiums	25 Annual Premiums.	Annual Premiums	Age.	15 Years.	20 Years.	25 Years.	30 Years
	$	$	$	$	$	$		$	$	$	$
25	22 35	55 11	40 13	32 73	28 52	19 56	25	70 82	51 10	40 50	33 94
25½	22 64	55 39	40 34	32 94	28 68	19 81	26	70 96	51 30	40 87	34 19
26	22 93	55 72	40 54	33 16	28 85	20 08	27	71 08	51 49	41 19	34 50
26½	23 32	56 03	40 78	33 37	29 03	20 41	28	71 32	51 65	41 59	34 78
27	23 60	56 36	41 03	33 53	29 24	20 65	29	71 44	51 86	42 00	35 08
27½	23 93	56 89	41 40	33 90	29 50	20 96	30	71 63	52 06	42 61	35 32
28	24 30	57 49	41 87	34 23	29 85	21 27	31	71 83	52 27	42 78	35 69
28½	24 65	57 78	42 05	34 44	30 04	21 57	32	71 96	52 48	43 00	36 04
29	24 98	58 07	42 12	34 70	30 28	21 86	33	72 12	53 36	43 25	36 45
29½	25 27	58 39	42 57	34 91	30 45	22 11	34	72 37	53 69	43 54	36 86
30	25 56	58 72	42 82	35 13	30 66	22 37	35	72 57	54 06	43 78	37 31
30½	25 93	59 28	43 21	35 48	30 98	22 69	36	72 82	54 30	44 11	....
31	26 24	59 80	43 66	35 81	31 35	22 90	37	73 13	54 61	44 67	....
31½	26 56	60 41	44 00	36 16	31 66	23 24	38	73 42	54 98	45 28	....
32	26 93	61 02	44 55	36 57	32 03	23 57	39	73 66	55 27	46 00	....
32½	27 30	61 31	44 79	36 78	32 24	23 89	40	74 02	55 60	46 54	....
33	27 69	61 70	45 08	37 03	32 44	24 35	41	74 36	56 11	....	....
33½	28 06	62 28	45 49	37 44	32 81	24 56	42	74 75	56 93	....	....
34	28 48	62 89	46 00	37 83	33 20	24 92	43	75 25	57 86	....	....
34½	28 89	63 53	46 46	38 28	33 56	25 28	44	75 78	58 76	....	....
35	29 36	64 11	46 95	38 65	33 98	25 69	45	76 33	59 81	....	....
35½	29 77	64 78	47 40	39 12	34 35	26 08	....	....	....	....	....
36	30 20	65 40	47 91	39 49	34 79	26 45	....	....	....	....	....
36½	30 59	66 08	48 41	39 94	35 26	26 77	....	....	....	....	....
37	31 11	66 69	48 91	40 37	35 61	27 22	....	....	....	....	....
37½	31 58	67 36	49 50	40 87	36 04	27 63	....	....	....	....	....
38	32 07	68 01	49 95	41 28	36 49	28 06	....	....	....	....	....
38½	32 57	68 73	50 48	41 79	36 97	28 50	....	....	....	....	....
39	33 08	69 37	50 98	42 16	37 36	28 95	....	....	....	....	....
39½	33 57	70 09	51 57	42 74	37 83	29 38	....	....	....	....	....
40	34 07	70 74	52 11	43 21	38 32	29 81	....	....	....	....	....
40½	34 62	71 44	52 60	43 70	....	30 29	....	....	....	....	....
41	35 11	72 12	53 15	44 19	....	30 72	....	....	....	....	....
41½	35 65	72 82	53 69	44 71	....	31 20	....	....	....	....	....
42	36 16	73 54	54 26	45 20	....	31 64	....	....	....	....	....
42½	36 74	74 28	54 86	45 69	....	32 15	....	....	....	....	....
43	37 27	75 01	55 39	46 25	....	32 61	....	....	....	....	....
43½	37 82	75 82	56 07	46 83	....	33 09	....	....	....	....	....
44	38 40	76 62	56 69	47 38	....	33 60	....	....	....	....	....
44½	39 04	77 44	57 34	8 00	....	34 16	....	....	....	....	....
45	39 57	78 20	57 94	48 57	....	34 63	....	....	....	....	....

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Age.	LIFE				ENDOWMENT. Continuous Annual Premiums.			LIFE. Double Indemnity.	
	Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	10 Years.	15 Years.	20 Years.	Annual Premiums.	20 Annual Premiums.
	$	$	$	$	$	$	$	$	$
20	19 15	47 61	34 84	29 13	104 46	67 72	49 90	20 65	30 63
21	19 55	48 35	35 41	29 59	104 50	67 77	49 96	21 05	31 09
22	19 98	49 11	36 00	30 06	104 55	67 83	50 03	21 48	31 56
23	20 43	49 89	36 60	30 55	104 61	67 89	50 10	21 93	32 05
24	20 89	50 69	37 23	31 06	104 68	67 96	50 18	22 39	32 56
25	21 39	51 53	37 87	31 59	104 73	68 03	50 27	22 89	33 09
26	21 90	52 38	38 54	32 14	104 80	68 11	50 36	23 40	33 64
27	22 44	53 28	39 23	32 70	104 88	68 20	50 46	23 94	34 20
28	23 01	54 20	39 95	33 30	104 95	68 29	50 57	24 51	34 80
29	23 60	55 14	40 68	33 90	105 04	68 39	50 70	25 10	35 40
30	24 24	56 12	41 45	34 53	105 13	68 50	50 83	25 74	36 03
31	24 90	57 13	42 24	35 19	105 24	68 62	50 98	26 40	36 69
32	25 59	58 18	43 06	35 87	105 34	68 76	51 15	27 09	37 37
33	26 33	59 26	43 91	36 58	105 47	68 91	51 33	27 83	38 08
34	27 10	60 38	44 79	37 32	105 60	69 07	51 54	28 60	38 82
35	27 93	61 53	45 70	38 09	105 74	69 25	51 77	29 43	39 59
36	28 79	62 71	46 64	38 89	105 90	69 45	52 03	30 29	40 39
37	29 70	63 94	47 62	39 73	106 08	69 68	52 32	31 20	41 23
38	30 66	65 21	48 64	40 60	106 28	69 93	52 65	32 16	42 10
39	31 69	66 52	49 70	41 52	106 50	70 21	53 02	33 19	43 02
40	32 78	67 87	50 80	42 48	106 75	70 54	53 43	34 28	43 98
41	33 93	69 28	51 94	43 48	107 02	70 90	53 90	35 43	44 98
42	35 15	70 73	53 14	44 54	107 32	71 31	54 42	36 65	46 04
43	36 45	72 23	54 39	45 66	107 68	71 78	55 01	37 95	47 16
44	37 84	73 80	55 70	46 84	108 08	72 30	55 68	39 34	48 34
45	39 30	75 41	57 07	48 09	108 53	72 90	56 43	40 80	49 59
46	40 86	77 09	58 51	49 41	109 05	73 58	57 27	42 36	50 91
47	42 54	78 83	60 01	50 81	109 65	74 34	58 21	44 04	52 31
48	44 31	80 64	61 60	52 29	110 31	75 19	59 26	45 81	53 79
49	46 20	82 51	63 26	53 87	111 07	76 15	60 44	47 70	55 37
50	48 21	84 47	65 00	55 54	111 91	77 22	61 74	49 71	57 04
51	50 35	86 48	66 84	57 33	112 87	78 40	63 19	51 85	58 83
52	52 64	88 59	68 77	59 23	113 91	79 73	64 80	54 14	60 73
53	55 08	90 76	70 82	61 27	115 10	81 20	66 59	56 58	62 77
54	57 68	93 02	72 98	63 43	116 41	82 84	68 58	59 18	64 93
55	60 45	95 39	75 26	65 77	117 87	84 67	70 77	61 95	67 27
56	63 41	97 85	77 69	68 26	119 51	86 69	73 20	64 91	69 76
57	66 58	100 42	80 27	70 95	121 31	88 94	75 87	68 08	72 45
58	69 96	103 12	83 03	73 84	123 33	91 44	78 82	71 46	75 34
59	73 59	105 94	85 97	76 96	125 56	94 21	82 07	75 09	78 46
60	77 45	108 91	89 12	80 31	128 04	97 28	85 64	78 95	81 81

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Age.	Return Premium Plan. All Premiums paid returned in event of death within 20 years. Life. Annual Premiums.	Return Premium Plan. Life. 20 Annual Premiums.	Return Premium Plan. Endowment. 20 Years	Instalment Policy. Payable in 10 equal annual instalments of $100 each. Life. Annual Premiums.	Instalment Policy. Payable in 10 equal annual instalments of $100 each. Life. 20 Annual Premiums.	Instalment Policy. Payable in 20 equal annual instalments of $50 each. Life. Annual Premiums.	Instalment Policy. Payable in 20 equal annual instalments of $50 each. Life. 20 Annual Premiums.	20 Year Convertible Term Policy Without Profits Annual Premiums.	Amount required to purchase an Annuity of $100 yearly. Males.	Amount required to purchase an Annuity of $100 yearly. Females.
	$	$	$	$	$	$	$	$	$	$
20	21 48	32 67	55 97	16 76	25 40	14 36	21 85	13 20	2203	2412
21	21 97	33 24	56 14	17 11	25 89	14 66	22 19	13 33	2188	2396
22	22 49	33 84	56 31	17 48	26 30	14 99	22 55	13 47	2173	2379
23	23 03	34 43	56 47	17 88	26 73	15 32	22 91	13 62	2157	2362
24	23 60	35 09	56 69	18 28	27 17	15 67	23 29	13 78	2141	2345
25	24 22	35 77	56 92	18 72	27 64	16 04	23 69	13 96	2124	2327
26	24 86	36 49	57 18	19 16	28 12	16 42	24 10	14 15	2106	2308
27	25 55	37 23	57 44	19 64	28 61	16 83	24 52	14 36	2088	2288
28	26 28	38 03	57 75	20 13	29 13	17 26	24 98	14 60	2069	2268
29	27 05	38 86	58 11	20 65	29 66	17 70	25 43	14 87	2050	2248
30	27 89	39 73	58 48	21 21	30 21	18 18	25 90	15 16	2030	2227
31	28 78	40 67	58 92	21 79	30 79	18 68	26 39	15 50	2009	2205
32	29 73	41 67	59 42	22 39	31 39	19 19	26 90	15 86	1988	2182
33	30 76	42 73	59 96	23 04	32 01	19 75	27 44	16 28	1966	2159
34	31 87	43 88	60 61	23 71	32 66	20 33	27 99	16 74	1943	2136
35	33 09	45 13	61 34	24 44	33 33	20 95	28 57	17 26	1920	2111
36	34 40	46 47	62 18	25 19	34 03	21 59	29 17	17 84	1896	2086
37	35 82	47 91	63 10	25 99	34 76	22 28	29 80	18 49	1871	2060
38	37 37	49 49	64 18	26 83	35 53	23 00	30 45	19 22	1846	2034
39	39 09	51 21	65 39	27 73	36 33	23 77	31 14	20 02	1820	2007
40	40 96	53 07	66 76	28 68	37 17	24 59	31 86	20 93	1793	1979
41	43 04	55 15	68 37	29 69	38 05	25 45	32 61	21 94	1766	1950
42	45 32	57 43	70 17	30 76	38 97	26 36	33 41	23 06	1737	1921
43	47 88	59 98	72 27	31 89	39 95	27 34	34 25	24 29	1709	1891
44	50 75	62 82	74 68	33 11	40 99	28 38	35 13	25 68	1679	1860
45	53 98	66 06	77 51	34 39	42 08	29 48	36 07	27 20	1649	1829
46	57 61	69 67	80 75	35 75	43 23	30 65	37 06	28 88	1618	1797
47	61 76	73 77	84 51	37 22	44 46	31 91	38 11	30 73	1587	1764
48	66 49	78 47	88 93	38 77	45 75	33 23	39 22	32 77	1555	1731
49	71 92	83 86	94 09	40 43	47 13	34 65	40 40	35 01	1522	1697
50	78 21	90 10	100 16	42 18	48 60	36 16	41 66	37 46	1489	1662
51	85 57	97 43	107 39	44 06	50 16	37 76	43 00	40 14	1455	1627
52	94 27	106 07	116 04	46 06	51 83	39 48	44 42	43 04	1421	1591
53	104 56	116 31	126 41	48 20	53 61	41 31	45 95	46 20	1386	1555
54	116 95	128 61	139 05	50 47	55 50	43 26	47 57	49 60	1351	1518
55	131 99	143 60	154 52	52 89	57 55	45 34	49 33	53 27	1315	1481
56	------	------	------	55 48	59 73	47 56	51 20	-----	1279	1443
57	------	------	------	58 26	62 08	49 94	53 21	-----	1243	1405
58	------	------	------	61 22	64 61	52 47	55 38	-----	1200	1367
59	------	------	------	64 39	67 34	55 19	57 72	-----	1169	1328
60	------	------	------	67 77	70 27	58 09	60 23	-----	1132	1289

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Age.	LIFE. Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	25 Annual Premiums.	ENDOWMENT. CONTINUOUS ANNUAL PREMIUMS. 10 Years.	15 Years.	20 Years.	25 Years.	30 Years.
	$	$	$	$	$	$	$	$	$	$
21	19 40	44 30	33 30	27 95	24 85	103 75	66 30	48 10	38 30	31 55
22	19 85	45 05	33 85	28 40	25 30	103 75	66 35	48 15	38 40	31 70
23	20 30	45 85	34 45	28 90	25 75	103 80	66 40	48 25	38 55	31 85
24	20 75	46 70	35 10	29 45	26 20	103 85	66 50	48 35	38 70	32 00
25	21 30	47 60	35 75	30 00	26 70	103 95	66 60	48 50	38 85	32 20
26	21 85	48 55	36 45	30 60	27 25	104 05	66 75	48 65	39 05	32 45
27	22 40	49 50	37 20	31 25	27 85	104 20	66 90	48 85	39 25	32 70
28	23 00	50 50	38 00	31 90	28 45	104 35	67 05	49 00	39 45	32 95
29	23 60	51 55	38 75	32 55	29 05	104 50	67 25	49 20	39 70	33 20
30	24 25	52 60	39 55	33 25	29 65	104 60	67 40	49 40	39 95	33 50
31	24 90	53 65	40 35	33 90	30 25	104 75	67 55	49 60	40 20	33 80
32	25 60	54 75	41 15	34 60	30 90	104 90	67 75	49 80	40 45	34 15
33	26 35	55 85	42 00	35 35	31 60	105 05	67 90	50 05	40 75	34 50
34	27 10	57 00	42 90	36 15	32 30	105 20	68 10	50 30	41 05	34 90
35	27 95	58 20	43 80	36 95	33 05	105 40	68 35	50 55	41 40	35 35
36	28 80	59 45	44 75	37 75	33 85	105 60	68 55	50 85	41 80	35 80
37	29 70	60 70	45 75	38 60	34 65	105 75	68 80	51 15	42 20	36 30
38	30 60	61 95	46 75	39 50	35 45	105 95	69 05	51 50	42 60	36 85
39	31 00	63 30	47 75	40 40	36 35	106 15	69 35	51 85	43 10	37 40
40	32 60	64 65	48 85	41 35	37 25	106 35	69 65	52 25	43 60	38 05
41	33 70	66 05	49 95	42 35	38 20	106 60	70 00	52 70	44 15	38 75
42	34 85	67 55	51 10	43 40	39 25	106 90	70 40	53 20	44 80	39 55
43	36 10	69 10	52 35	44 55	40 35	107 25	70 85	53 75	45 55	40 40
44	37 45	70 70	53 65	45 70	41 50	107 65	71 30	54 40	46 30	41 35
45	38 85	72 35	55 00	46 95	42 75	108 10	71 85	55 05	47 20	42 40
46	40 30	74 10	56 40	48 30	44 05	108 60	72 45	55 80	48 10	43 50
47	41 85	75 85	57 85	49 65	45 40	109 05	73 10	56 60	49 10	44 75
48	43 50	77 60	59 35	51 05	46 85	109 55	73 75	57 50	50 20	46 05
49	45 20	79 45	60 90	52 55	48 35	110 10	74 50	58 40	51 40	47 45
50	47 05	81 35	62 55	54 10	49 95	110 70	75 30	59 45	52 70	48 95
51	48 95	83 35	64 25	55 75	51 70	111 35	76 20	60 60	54 10	50 65
52	51 00	85 40	66 05	57 55	53 55	112 10	77 20	61 85	55 65	52 45
53	53 25	87 55	68 00	59 45	55 55	112 95	78 30	63 20	57 40	54 45
54	55 55	89 80	70 00	61 50	57 65	113 90	79 55	64 75	59 30	56 60
55	58 10	92 20	72 15	63 65	59 95	114 95	80 90	66 40	61 35	58 90
56	60 75	94 65	74 40	65 95	62 40	116 10	82 35	68 25	63 60	.....
57	63 55	97 20	76 80	68 45	65 00	117 35	83 95	70 25	66 00	.....
58	66 55	99 90	79 35	71 10	67 85	118 75	85 75	72 50	68 65	.....
59	69 80	102 75	82 05	73 95	70 90	120 30	87 70	74 95	71 55	.....
60	73 20	105 70	84 90	77 00	74 15	121 95	89 80	77 60	74 70	.....

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Age.	Life. Without Profits. Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	25 Annual Premiums.	Endowment. Continuous Annual Premiums. Without Profits. 10 Years.	15 Years.	20 Years.	25 Years.	30 Years.
	$	$	$	$	$	$	$	$	$	$
21	15 85	38 40	28 50	23 65	20 85	93 85	59 00	42 90	33 25	27 10
22	16 20	39 05	28 95	24 05	21 25	93 90	59 65	42 95	33 30	27 20
23	16 55	39 70	29 45	24 50	21 60	94 95	59 70	43 05	33 40	27 30
24	16 95	40 35	29 95	24 90	22 00	94 00	59 80	43 10	33 50	27 40
25	17 35	41 05	30 50	25 35	22 40	94 05	59 85	43 20	33 60	27 55
26	17 80	41 75	31 05	25 80	22 80	94 15	59 95	43 30	33 70	27 70
27	18 25	42 50	31 60	26 30	23 25	94 20	60 05	43 40	33 85	27 85
28	18 75	43 30	32 20	26 80	23 70	94 30	60 10	43 50	33 95	28 00
29	19 25	44 10	32 80	27 30	24 15	94 40	60 20	43 65	34 10	28 20
30	19 75	44 95	33 45	27 85	24 65	94 45	60 35	43 75	34 30	28 40
31	20 35	45 80	34 10	28 40	25 20	94 55	60 45	43 90	34 45	28 60
32	20 90	46 70	34 80	29 00	25 70	94 65	60 55	44 05	34 65	28 85
33	26 10	54 05	40 45	33 95	30 35	95 70	61 85	45 70	36 70	31 50
34	22 20	48 60	36 25	30 25	26 90	94 90	60 85	44 40	35 10	29 45
35	22 90	49 65	37 00	30 95	27 50	95 05	61 00	44 60	35 35	29 75
36	23 65	50 65	37 85	31 65	28 15	95 20	61 20	44 85	35 65	30 15
37	24 40	51 75	38 65	32 40	28 85	95 35	61 40	45 10	35 95	30 55
38	25 25	52 90	39 55	33 15	29 60	95 50	61 60	45 35	36 35	31 00
39	26 10	54 05	40 45	33 95	30 35	95 70	61 85	45 70	36 70	31 50
40	27 05	55 25	41 40	34 80	31 20	95 90	62 10	46 05	37 15	32 05
41	28 00	56 55	42 40	35 70	32 05	96 15	62 40	46 40	37 65	32 65
42	29 05	57 85	43 45	36 65	32 95	96 40	62 75	46 85	38 20	33 35
43	30 15	59 20	44 55	37 65	33 95	96 70	63 10	47 30	38 80	34 10
44	31 35	60 65	45 70	38 70	34 95	97 00	63 55	47 85	39 45	34 95
45	32 60	62 15	46 90	39 80	36 10	97 35	64 00	48 45	40 20	35 85
46	33 95	63 70	48 20	41 00	37 25	97 75	64 50	49 10	41 05	36 85
47	35 35	65 30	49 50	42 25	38 50	98 20	65 10	49 85	41 95	37 95
48	36 90	67 00	50 95	43 60	39 85	98 70	65 75	50 65	43 00	39 15
49	38 50	68 75	52 40	45 00	41 30	99 25	66 45	51 55	44 10	40 50
50	40 25	70 55	53 95	46 50	42 85	99 90	67 25	52 55	45 35	41 95
51	42 05	72 50	55 60	48 10	44 45	100 60	68 15	53 70	46 70	43 50
52	44 05	74 45	57 35	49 80	46 25	101 35	69 15	54 90	48 20	45 25
53	46 15	76 55	59 20	51 65	48 15	102 20	70 20	56 25	49 85	47 10
54	48 35	78 70	61 15	53 60	50 15	103 15	71 40	57 80	51 65	49 15
55	50 75	81 00	63 20	55 65	52 35	104 15	72 75	59 45	53 60	51 35
56	53 30	83 35	65 40	57 90	54 70	105 30	74 20	61 25	55 75	-----
57	56 00	85 85	67 70	60 30	57 25	106 60	75 85	63 25	58 10	-----
58	58 90	88 45	70 20	62 85	59 95	108 00	77 65	65 45	60 65	-----
59	62 05	91 20	72 85	65 65	62 90	109 55	79 65	67 90	63 40	-----
60	65 35	94 10	75 70	68 60	66 05	111 25	81 80	70 55	66 45	-----

For Notes see pages 234-35

AGE.	FIVE PER CENT. DEBENTURE POLICY. LIFE. Annual Premiums.	10 Annual Premiums.	15 Annual Premiums	20 Annual Premiums.	ENDOWMENT. Continuous Annual Premiums 15 Years.	20 Years.	30 Years.	ENDOWMENT. Ten Annual Premiums. Without Profits Payable at Death or in 15 Years.	20 Years.	25 Years.
	$	$	$	$	$	$	$	$	$	$
21	24 05	55 05	41 35	34 70	84 10	60 95	39 20	77 85	67 45	59 15
22	24 60	56 00	42 05	35 30	84 20	61 05	39 35	77 90	67 50	59 25
23	25 15	56 95	42 80	35 90	84 30	61 20	39 55	77 95	67 60	59 35
24	25 75	58 00	43 55	36 55	84 40	61 35	39 75	78 00	67 70	59 50
25	26 40	59 15	44 45	37 30	84 50	61 50	40 00	78 10	67 85	59 70
26	27 05	60 30	45 30	38 05	84 70	61 70	40 30	78 25	68 00	59 90
27	27 80	61 55	46 25	38 80	84 90	61 90	40 60	78 40	68 20	60 15
28	28 55	62 80	47 20	39 60	85 10	62 15	40 90	78 55	68 40	60 40
29	29 30	64 10	48 15	40 45	85 30	62 40	41 25	78 70	68 60	60 65
30	30 10	65 40	49 15	41 30	85 50	62 65	41 60	78 85	68 80	60 95
31	30 90	66 70	50 15	42 15	85 70	62 90	42 00	79 00	69 00	61 20
32	31 80	68 05	51 15	43 00	85 95	63 15	42 40	79 15	69 20	61 50
33	32 70	69 45	52 20	43 95	86 20	63 45	42 85	79 35	69 45	61 80
34	33 70	70 90	53 30	44 90	86 45	63 75	43 35	79 50	69 65	62 15
35	34 70	72 40	54 45	45 90	86 70	64 10	43 90	79 70	69 95	62 50
36	35 75	73 90	55 65	46 90	87 00	64 50	44 45	79 95	70 25	62 90
37	36 85	75 45	56 85	47 95	87 30	64 90	45 10	80 15	70 50	63 30
38	38 00	77 05	58 10	49 05	87 65	65 30	45 75	80 35	70 85	63 75
39	39 20	78 70	59 35	50 20	88 00	65 75	46 50	80 60	71 15	64 20
40	40 50	80 35	60 70	51 40	88 40	66 25	47 30	80 85	71 50	64 70
41	41 85	82 10	63 10	52 60	88 80	66 80	-----	81 15	71 95	65 25
42	43 30	83 95	63 55	53 95	89 30	67 45	-----	81 50	72 40	65 90
43	44 85	85 90	65 10	55 35	89 90	68 15	-----	81 90	72 95	66 60
44	46 50	87 90	66 70	56 85	90 50	68 95	-----	82 35	73 50	67 35
45	48 25	90 00	68 40	58 35	91 20	69 85	-----	82 85	74 15	68 20
46	50 10	92 10	70 15	60 00	91 95	70 80	-----	83 35	74 85	69 10
47	52 05	94 30	71 95	61 70	92 75	71 80	-----	83 90	75 55	70 05
48	54 05	96 55	73 80	63 45	93 60	72 90	-----	84 45	76 35	71 05
49	56 20	98 80	75 75	65 30	94 55	74 10	-----	85 10	77 20	72 10
50	58 45	101 15	77 75	67 25	95 55	75 40	-----	85 80	78 05	73 25
51	60 85	103 65	79 90	69 35	96 70	-----	-----	86 55	79 05	74 50
52	63 45	106 20	82 15	71 55	97 95	-----	-----	87 35	80 15	75 90
53	66 15	108 90	84 55	73 95	99 40	-----	-----	88 30	81 35	77 35
54	69 10	111 70	87 05	76 45	100 95	-----	-----	89 35	82 65	78 95
55	72 20	114 65	89 75	79 15	102 65	-----	-----	90 50	84 10	80 70
56	75 50	117 70	92 55	82 05	-----	-----	-----	91 75	85 65	82 55
57	79 00	120 95	95 50	85 10	-----	-----	-----	93 10	87 30	84 50
58	82 75	124 30	98 70	88 40	-----	-----	-----	94 60	89 15	86 65
59	86 80	127 80	102 05	91 95	-----	-----	-----	96 25	91 15	88 90
60	91 05	131 50	105 60	95 75	-----	-----	-----	98 05	93 30	91 30

For Notes see pages 234-35

Age.	ENDOWMENT. Payable at Death or at Age 70	65	60	55	50	45	ENDOWMENT Ten Annual Premiums. Payable at Death or in 15 Years.	20 Years.	25 Years.	30 Years.
	$	$	$	$	$	$	$	$	$	$
20	20 45	21 75	24 05	27 05	31 55	38 30	.....	.....	...	...
21	20 95	22 35	24 55	27 80	32 65	40 05	89 30	77 65	69 75	62 20
22	21 45	22 95	25 30	28 80	34 05	42 10	89 35	77 75	69 85	62 40
23	22 00	23 60	26 10	29 85	35 50	44 30	89 40	77 85	70 00	62 60
24	22 60	24 30	26 95	30 95	37 10	46 75	89 45	77 95	70 15	62 80
25	23 20	25 00	27 85	32 20	38 85	48 50	89 55	78 10	70 35	63 10
26	23 90	25 80	28 85	33 50	40 75	51 45	89 70	78 25	70 60	63 40
27	24 60	26 65	29 90	34 95	42 85	54 80	89 90	78 45	70 90	63 80
28	25 30	27 50	31 05	36 50	45 15	58 50	90 05	78 70	71 15	64 15
29	26 10	28 45	32 25	38 15	47 65	62 65	90 25	78 90	71 45	64 55
30	26 90	29 45	33 50	39 95	49 40	67 40	90 40	79 15	71 75	64 95
31	27 75	30 45	34 85	41 85	52 35	72 80	90 55	79 35	72 10	65 35
32	28 65	31 55	36 30	43 95	55 70	79 05	90 75	79 60	72 40	65 80
33	29 60	32 75	37 90	46 25	59 40	86 35	90 95	79 85	72 75	66 25
34	30 60	34 00	39 55	48 80	63 55	95 00	91 15	80 10	73 15	66 80
35	31 65	35 35	41 40	50 55	68 35	105 40	91 35	80 40	73 55	67 35
36	32 80	36 75	43 40	53 60	73 75	.....	91 60	80 75	74 00	67 95
37	34 00	38 30	45 55	56 95	80 00	....	91 85	81 05	74 45	68 55
38	35 25	39 90	47 90	60 65	87 35	.....	92 10	81 40	74 95	69 25
39	36 60	41 70	50 45	64 90	96 00	.....	92 35	81 80	75 50	69 95
40	38 05	43 60	52 25	69 65	106 35	.....	92 65	82 20	76 10	70 70
41	39 60	45 65	55 35	75 10	.....	.....	92 95	82 65	76 70	71 55
42	41 30	47 95	58 75	81 45	.....	.....	93 35	83 15	77 45	72 50
43	43 10	50 45	62 60	88 85	.....	.....	93 80	83 75	78 25	73 55
44	45 05	53 15	66 95	97 60	.....	....	94 30	84 40	79 15	74 65
45	47 20	55 05	71 85	108 10	....	.....	94 85	85 15	80 10	75 85
46	49 45	58 30	77 45	.....	.....	.....	95 45	85 90	81 10	77 15
47	51 90	61 90	83 90	.....	.....	.....	96 05	86 70	82 20	78 45
48	54 60	65 85	91 35	....	.....	.....	96 70	87 60	83 35	79 90
49	57 45	70 30	100 20	.....	.....	.....	97 40	88 50	84 55	81 40
50	59 45	75 30	110 70	.....	.....	..	98 15	89 50	85 85	83 00
51	62 85	81 00	...	....	....	....	99 00	90 60	87 30	.....
52	66 65	87 60	...	.....	....	...	99 95	91 85	88 85	....
53	70 85	95 20	....	.....	.....	...	101 00	93 20	90 55	.....
54	75 60	104 20	....	....	....	..	102 15	94 65	92 35	.....
55	80 9	114 95	.....	....	..	....	103 40	96 25	94 35	.....
56	86 90	.....	....	.....		...	104 80	97 95	.....	.....
57	93 75	.....	.....	....	...	...	106 35	99 85	.....	.....
58	101 65	....	.....	.....	.	...	108 05	101 90	.....	.....
59	110 95	.....	.....	.....	..	...	109 85	104 15	.....	.....
60	121 95	.....	.....	....	....	...	111 85	106 55	....	.....

For Notes see pages 234-35

Age.	ENDOWMENT. Ten Annual Premiums Without Profits. Payable at Death or in 15 Years.	20 Years.	25 Years.	30 Years.	SEMI-ENDOWMENT. $500 if living at the end of the endowment period or $1000 in event of earlier death. 15 Years.	20 Years.	25 Years.	TERM. Ten-year Renewable.	Level to Age 65.	5 Years Ordinary.	10 Years Ordinary.
	$	$	$	$	$	$	$	$	$	$	$
21	77 85	67 45	59 15	52 55	43 20	33 50	28 15	12 85	14 65	11 60	12 20
22	77 90	67 50	59 25	52 75	43 20	33 50	28 15	13 15	14 95	11 60	12 20
23	77 95	67 60	59 35	52 90	43 20	33 50	28 15	13 50	15 25	11 60	12 20
24	78 00	67 70	59 50	53 10	43 20	33 50	28 15	13 85	15 55	11 60	12 20
25	78 10	67 85	59 70	53 35	43 20	33 50	28 15	14 20	15 90	11 60	12 20
26	78 25	68 00	59 90	53 60	43 45	33 75	28 45	14 60	16 30	11 85	12 45
27	78 40	68 20	60 15	53 95	43 70	34 00	28 75	15 05	16 70	12 15	12 75
28	78 55	68 40	60 40	54 25	43 95	34 35	29 10	15 45	17 10	12 45	13 05
29	78 70	68 60	60 65	54 60	44 20	34 65	29 45	15 90	17 55	12 70	13 40
30	78 85	68 80	60 95	54 95	44 45	34 95	29 85	16 35	17 95	13 00	13 70
31	79 00	69 00	61 20	55 30	44 70	35 30	30 25	16 85	18 40	13 25	14 00
32	79 15	69 20	61 50	55 70	45 00	35 65	30 70	17 35	18 90	13 55	14 35
33	79 35	69 45	61 80	56 10	45 30	36 05	31 15	17 85	19 35	13 85	14 65
34	79 50	69 65	62 15	56 55	45 65	36 45	31 70	18 40	19 85	14 20	15 00
35	79 70	69 95	62 50	57 05	46 05	36 90	32 25	18 95	20 40	14 60	15 40
36	79 95	70 25	62 90	57 60	46 45	37 40	32 85	19 55	20 95	15 00	15 80
37	80 15	70 50	63 30	58 15	46 85	37 95	33 50	20 15	21 50	15 35	16 25
38	80 35	70 85	63 75	58 70	47 30	38 50	34 25	20 75	22 10	15 65	16 75
39	80 60	71 15	64 20	59 35	47 80	39 10	35 00	21 40	22 70	16 00	17 25
40	80 85	71 50	64 70	60 00	48 35	39 80	35 85	22 10	23 35	16 35	17 85
41	81 15	71 95	65 25	60 75	48 95	40 55	36 75	22 85	24 05	16 80	18 55
42	81 50	72 40	65 90	61 55	49 60	41 40	37 75	23 60	24 75	17 35	19 25
43	81 90	72 95	66 60	62 50	50 35	42 30	38 85	24 45	25 55	18 10	20 05
44	82 35	73 50	67 35	63 45	51 20	43 35	40 05	25 35	26 40	18 90	20 95
45	82 85	74 15	68 20	64 50	52 10	44 45	41 35	26 30	27 25	19 80	21 95
46	83 35	74 85	69 10	65 60	53 10	45 65	42 75	27 25	28 15	20 70	23 00
47	83 90	75 55	70 05	66 80	54 15	46 95	44 25	28 25	29 10	21 65	24 15
48	84 45	76 35	71 05	68 05	55 30	48 35	45 85	29 30	30 05	22 60	25 35
49	85 10	77 20	72 10	69 35	56 55	49 85	47 60	30 40	31 10	23 60	26 65
50	85 80	78 05	73 25	70 75	57 90	51 45	49 50	31 55	32 15	24 70	28 10
51	86 55	79 05	74 50	....	59 40	53 20	51 55	32 75	33 25	25 95	29 65
52	87 35	80 15	75 90	....	61 05	55 10	53 75	34 05	34 45	27 35	31 45
53	88 30	81 35	77 35	....	62 85	57 25	56 15	35 45	35 70	28 90	33 45
54	89 35	82 65	78 95	....	64 80	59 50	58 70	36 90	37 00	30 60	35 60
55	90 50	84 10	80 70	....	66 90	62 05	61 45	38 40	38 40	32 50	38 00
56	91 75	85 65	82 55	....	69 20	64 80	....	...	.....	.....	.....
57	93 10	87 30	84 50	....	71 70	67 75	....		.....	.....	.....
58	94 60	89 15	86 65	....	74 50	70 90	....	....	...		.....
59	96 25	91 15	88 90	....	77 50	74 35		....	....	....	.....
60	98 05	93 30	91 30	....	80 80	78 00	....	....	....	....	.....

For Notes see pages 234-35

INSTALMENT POLICY.

Payable in 20 equal Annual Instalments of $50 each.

SPECIAL INSTALMENT ENDOWMENT POLICY.

Payable in 20 equal annual instalments of $50 each at death, or maturity and a like yearly payment thereafter, so long as assured may live.

Age	Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	25 Annual Premiums.	15 Years.	20 Years.	25 Years.	30 Years.
	$	$	$	$	$	$	$	$	$
21	14 80	33 90	26 45	21 35	19 00	65 45	44 65	32 95	25 85
22	15 15	34 45	25 90	21 70	19 30	64 90	44 35	32 75	25 75
23	15 50	35 05	26 35	22 10	19 65	64 35	44 00	32 60	25 70
24	15 85	35 70	26 85	22 50	20 05	63 85	43 70	32 45	25 70
25	16 25	36 40	27 35	22 95	20 45	63 30	43 40	32 30	25 70
26	16 65	37 15	27 90	23 40	20 85	62 85	43 15	32 20	25 70
27	17 10	37 90	28 45	23 90	21 30	62 35	42 90	32 10	25 80
28	17 55	38 65	29 05	24 40	21 75	61 90	42 65	32 05	25 85
29	18 05	39 45	29 65	24 90	22 20	61 40	42 45	32 05	25 95
30	18 55	40 25	30 25	25 40	22 65	60 95	42 25	32 00	26 10
31	19 05	41 05	30 85	25 95	23 15	60 50	42 05	32 00	26 25
32	19 60	41 90	31 50	26 50	23 65	60 05	41 85	32 05	26 45
33	20 15	42 75	32 15	27 05	24 15	59 65	41 70	32 15	26 65
34	20 75	43 60	32 85	27 65	24 70	59 25	41 60	32 20	26 90
35	21 35	44 55	33 55	28 25	25 30	58 90	41 55	32 35	27 20
36	22 00	45 50	34 25	28 90	25 85	58 55	41 50	32 50	27 50
37	22 70	46 45	35 00	29 55	26 50	58 25	41 50	32 70	27 85
38	23 40	47 45	35 75	30 20	27 10	58 00	41 55	32 95	28 25
39	24 15	48 45	36 55	30 90	27 80	57 75	41 60	33 25	28 65
40	24 95	49 50	37 35	31 60	28 50	57 55	41 75	33 60	29 15
41	25 80	50 55	38 20	32 40	29 20	57 40	41 90	33 95	.....
42	26 70	51 70	39 10	33 20	30 00	57 35	42 20	34 40	.....
43	27 65	52 90	40 05	34 05	30 85	57 35	42 50	34 95	.....
44	28 65	54 10	41 05	35 00	31 75	57 45	42 85	35 50	.....
45	29 70	55 40	42 10	35 95	32 70	57 60	43 30	36 15	.....
46	30 85	56 70	43 20	36 95	33 70	57 80	43 85	.....	.....
47	32 05	58 05	44 30	38 00	34 75	58 05	44 40	.....	.....
48	33 25	59 40	45 40	39 05	35 85	58 40	45 00	.....	.....
49	34 60	60 80	46 60	40 20	37 00	58 80	45 70	.....	.....
50	36 00	62 30	47 85	41 40	38 25	59 30	46 50	.....	.....
51	37 45	63 80	49 20	42 70	39 55	59 90	.....	.....	.....
52	39 05	65 35	50 55	44 05	40 95	60 60	.....	.....	.....
53	40 75	67 00	52 05	45 50	42 50	61 40	.....	.....	.....
54	42 55	68 75	53 60	47 05	44 15	62 30	.....	.....	.....
55	44 45	70 60	55 25	48 70	45 90	63 30	.....	.....	.....
56	46 35	72 45	56 95	50 50	47 75	.....	.....	.....	.....
57	48 65	74 45	58 80	52 40	49 75	.....	.....	.....	.....
58	50 95	76 50	60 75	54 40	51 95	.....	.....	.....	.....
59	53 40	78 65	62 80	56 60	54 25	.....	.....	.....	.....
60	56 05	80 95	65 05	58 95	56 75	.....	.....	.....	.....

For Notes see pages 234-35

LIFE.—PREMIUM REDUCTION POLICY.
WITHOUT PROFITS.

Age	Premiums First Year.				Premiums Thereafter.			
	Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.
	$	$	$	$	$	$	$	$
20	19 21	47 85	35 46	29 39	14 96	36 11	26 66	22 07
21	19 62	48 56	36 00	29 84	15 22	36 68	27 08	22 43
22	20 06	49 30	36 55	30 31	15 56	37 27	27 53	22 79
23	20 51	50 06	37 13	30 80	15 92	37 89	27 98	23 17
24	20 99	50 85	37 73	31 31	16 30	38 52	28 45	23 58
25	21 49	51 67	38 35	31 83	16 69	39 17	28 95	23 99
26	22 01	52 51	38 98	32 37	17 11	39 86	29 46	24 42
27	22 56	53 38	39 65	32 94	17 55	40 56	29 99	24 87
28	23 14	54 28	40 33	33 52	18 00	41 29	30 54	25 34
29	23 74	55 21	41 05	34 13	18 49	42 05	31 11	25 82
30	24 38	56 18	41 78	34 76	18 99	42 84	31 70	26 32
31	25 05	57 18	42 55	35 42	19 54	43 66	32 32	26 85
32	25 75	58 21	43 34	36 11	20 10	44 51	32 96	27 39
33	26 50	59 28	44 16	36 82	20 70	45 39	33 62	27 96
34	27 28	60 38	45 02	37 46	21 33	46 29	34 31	28 55
35	28 11	61 53	45 91	38 34	22 00	47 24	35 03	29 18
36	28 98	62 71	46 83	39 15	22 71	48 21	35 78	29 83
37	29 90	63 94	47 79	40 00	23 45	49 24	36 56	30 50
38	30 88	65 21	48 79	40 89	24 24	50 29	37 38	31 22
39	31 91	66 53	49 83	41 81	25 08	51 38	38 21	31 96
40	33 01	67 90	50 92	42 79	25 97	52 52	39 10	32 75
41	34 16	69 32	52 06	43 82	26 92	53 69	40 03	33 57
42	35 39	70 79	53 24	44 90	27 91	54 91	40 99	34 44
43	36 70	72 32	54 49	46 04	28 98	56 19	42 00	35 36
44	38 08	73 91	55 79	47 25	30 12	57 51	43 06	36 33
45	39 55	75 57	57 16	48 52	31 33	58 89	44 16	37 35
46	41 12	77 30	58 60	49 87	32 67	60 38	45 38	38 50
47	42 79	79 10	60 11	51 31	34 10	61 93	46 64	39 72
48	44 57	80 98	61 71	52 83	35 63	63 55	47 98	41 03
49	46 46	82 95	63 39	54 45	37 26	65 23	49 39	42 42
50	48 48	84 99	65 16	56 17	39 01	66 99	50 88	43 88
51	50 62	87 12	67 03	58 01	40 87	68 83	52 49	45 45
52	52 91	89 35	69 01	59 97	42 85	70 73	54 19	47 12
53	55 35	91 68	71 10	62 06	44 96	72 72	55 98	48 89
54	57 95	94 11	73 31	64 29	47 23	74 79	57 88	50 80
55	60 72	96 66	75 66	66 69	49 65	76 96	59 89	52 84
56	63 68	99 33	78 16	69 26	52 23	79 30	62 04	55 03
57	66 84	102 13	80 82	72 01	54 99	81 75	64 31	57 38
58	70 22	105 08	83 66	74 98	57 94	84 31	66 73	59 90
59	73 83	108 19	86 69	78 17	61 11	87 01	69 31	62 [illegible]
60	77 69	111 47	89 94	81 60	64 50	89 86	72 08	[illegible]

For Notes see pages 235-36

Age.	LIFE. Without Profits. Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	ENDOWMENT. Continuous Annual Premiums. Without Profits. 10 Years.	15 Years.	20 Years.	25 Years.	30 Years.
	$	$	$	$	$	$	$	$	$
20	15 37	37 31	27 54	22 79	93 20	58 80	42 21	32 89	26 84
21	15 70	37 90	27 98	23 17	93 24	58 83	42 27	32 95	26 92
22	16 05	38 51	28 44	23 54	93 27	58 87	42 34	33 01	27 00
23	16 43	39 14	28 91	23 94	93 30	58 91	42 42	33 08	27 07
24	16 82	39 80	29 39	24 35	93 33	58 96	42 49	33 14	27 17
25	17 21	40 47	29 90	24 78	93 37	59 00	42 56	33 23	27 27
26	17 65	41 18	30 43	25 22	93 41	59 05	42 65	33 32	27 41
27	18 10	41 91	30 98	25 68	93 45	59 11	42 75	33 44	27 54
28	18 57	42 66	31 55	26 17	93 51	59 17	42 84	33 56	27 70
29	19 07	43 45	32 14	26 66	93 56	59 24	42 95	33 60	27 87
30	19 60	44 26	32 75	27 18	93 61	59 31	43 07	33 84	28 05
31	20 16	45 10	33 39	27 73	93 67	59 39	43 19	33 99	28 26
32	20 74	45 99	34 04	28 29	93 74	59 48	43 33	34 16	28 48
33	21 35	46 89	34 73	28 87	93 81	59 57	43 47	34 36	28 74
34	22 00	47 83	35 45	29 49	93 90	59 68	43 65	34 57	29 02
35	22 70	48 81	36 19	30 14	93 98	59 80	43 83	34 81	29 34
36	23 43	49 81	36 96	30 81	94 08	59 96	44 03	35 08	29 67
37	24 19	50 87	37 77	31 50	94 19	60 14	44 25	35 37	30 07
38	25 01	51 96	38 61	32 24	94 31	60 33	44 50	35 70	30 49
39	25 88	53 08	39 47	33 01	94 44	60 54	44 78	36 07	30 96
40	26 79	54 26	40 39	33 83	94 59	60 77	45 09	36 47	31 49
41	27 77	55 47	41 35	34 67	94 75	61 04	45 43	36 93	32 08
42	28 80	56 73	42 34	35 57	94 94	61 34	45 82	37 43	32 73
43	29 90	58 05	43 38	36 52	95 15	61 66	46 25	37 99	33 45
44	31 08	59 42	44 48	37 52	95 40	62 03	46 74	38 63	34 25
45	32 32	60 84	45 62	38 58	95 67	62 44	47 28	39 33	35 12
46	33 70	62 38	46 88	39 76	95 99	62 90	47 88	40 13	36 11
47	35 18	63 98	48 18	41 02	96 35	63 43	48 56	41 02	37 21
48	36 75	65 66	49 56	42 37	96 75	64 02	49 32	42 00	38 40
49	38 44	67 39	51 02	43 80	97 20	64 67	50 17	43 10	39 71
50	40 24	69 20	52 55	45 31	97 72	65 39	51 11	44 30	41 14
51	42 15	71 10	54 21	46 93	98 34	66 19	52 18	45 63	------
52	44 19	73 06	55 96	48 65	99 02	67 08	53 35	47 09	------
53	46 37	75 11	57 81	50 48	99 78	68 08	54 65	48 70	------
54	48 71	77 25	59 77	52 45	100 63	69 18	56 09	50 46	------
55	51 19	79 49	61 84	54 54	101 56	70 40	57 69	52 38	------
56	53 85	81 90	64 05	56 81	102 59	71 80	59 45	------	------
57	56 70	84 42	66 39	59 22	103 73	73 34	61 38	------	------
58	59 73	87 06	68 89	61 82	105 01	75 03	63 51	------	------
59	63 00	89 85	71 55	64 61	106 41	76 92	65 85	------	------
60	66 49	92 78	74 40	67 63	107 97	79 00	68 43	------	------

For Notes see pages 235-36

LIFE.—Guaranteed 20 Year Distribution.—WITHOUT PROFITS.

Age.	20 Annual Premiums.	Options at the end of the Period.						
		Cash.	Paid-Up Policy	Life Annuity.		Paid-up Policy $1000 and Cash.	Paid-up Policy for $1000 and Life Annuity for	
				Male.	Female.		Male.	Female.
	$	$	$	$	$	$	$	$
20	29 39	626	1527	36 65	34 19	216	12 64	11 80
21	29 84	638	1524	37 80	35 29	219	13 01	12 11
22	30 31	651	1522	39 26	36 46	223	13 45	12 49
23	30 80	663	1518	40 62	37 66	226	13 84	12 84
24	31 31	676	1515	42 10	38 95	230	14 32	13 25
25	31 83	690	1513	43 72	40 37	234	14 83	13 60
26	32 37	704	1511	45 40	41 84	238	15 35	14 14
27	32 94	718	1508	47 14	43 38	242	15 89	14 62
28	33 52	733	1506	49 07	45 06	246	16 47	15 12
29	34 13	748	1503	51 09	46 83	250	17 08	15 65
30	34 76	764	1502	53 25	48 76	256	17 84	16 34
31	35 42	779	1499	55 47	50 74	259	18 44	16 87
32	36 11	796	1499	57 97	52 92	265	19 30	17 62
33	36 82	814	[illegible]	60 68	55 30	271	20 20	18 41
34	37 56	832	1501	63 50	57 83	278	21 22	19 32
35	38 34	850	1501	66 51	60 49	284	22 22	20 21
36	39 15	869	1503	69 76	63 38	291	23 36	21 22
37	40 00	889	1506	73 32	66 54	299	24 66	22 38
38	40 89	909	1509	77 08	69 88	307	26 03	23 60
39	41 81	931	1515	81 24	73 56	316	27 57	24 97
40	42 79	953	1520	85 65	77 51	326	29 30	26 51
41	43 82	976	1527	90 42	81 78	337	31 22	28 24
42	44 90	1000	1535	95 67	86 40	348	33 29	30 07
43	46 04	1026	1546	101 48	91 51	362	35 81	32 29
44	47 25	1053	1558	107 80	97 03	377	38 59	34 74
45	48 52	1082	1572	114 67	103 05	394	41 76	37 52
46	49 87	1109	1584	121 45	109 28	409	44 79	40 30
47	51 31	1140	1601	128 99	116 13	428	48 43	43 60
48	52 83	1171	1617	136 75	123 48	447	52 20	47 14
49	54 45	1206	1639	145 37	131 51	470	56 65	51 25
50	56 17	1244	1665	154 55	140 31	497	61 75	56 06
51	58 01	1286	1696	164 63	150 04	528	67 59	61 60
52	59 97	1331	1731	175 29	160 44	562	74 02	67 74
53	62 06	1384	1775	187 67	172 35	604	81 90	75 22
54	64 29	1441	1824	200 83	185 15	651	90 73	83 65
55	66 69	1506	1881	215 60	199 33	706	101 07	93 45
56	69 26	1582	1952	232 82	215 36	771	113 47	104 96
57	72 01	1668	2033	251 82	233 40	847	127 87	118 52
58	74 98	1771	2132	274 45	254 23	940	145 67	134 94
59	78 17	1892	2252	300 26	278 45	1052	166 95	154 82
60	81 60	2037	2396	330 77	307 53	1187	192 75	179 20

For Notes see pages 235-36

ENDOWMENT PREMIUM REDUCTION POLICY.
CONTINUOUS ANNUAL PREMIUMS.
WITHOUT PROFITS.

Age	Premiums First Year.					Premiums Thereafter.				
	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.
	$	$	$	$	$	$	$	$	$	$
20	105 76	68 31	49 97	39 27	32 42	91 05	57 30	40 85	31 69	25 87
21	105 84	68 40	50 07	39 38	32 54	91 08	57 33	40 89	31 75	25 95
22	105 92	68 50	50 17	39 50	32 68	91 11	57 37	40 94	31 81	26 02
23	106 02	68 60	50 28	39 63	32 82	91 14	57 41	40 99	31 87	26 10
24	106 11	68 70	50 40	39 76	32 98	91 17	57 46	41 04	31 94	26 19
25	106 22	68 82	50 53	39 90	33 15	91 20	57 50	41 10	32 02	26 29
26	106 33	68 94	50 66	40 06	33 34	91 25	57 55	41 16	32 10	26 41
27	106 44	69 07	50 81	40 23	33 54	91 29	57 60	41 23	32 19	26 53
28	106 56	69 21	50 97	40 41	33 76	91 34	57 67	41 31	32 30	26 66
29	106 70	69 35	51 13	40 61	33 99	91 39	57 73	41 39	32 40	26 81
30	106 84	69 51	51 31	40 82	34 25	91 45	57 80	41 49	32 53	26 97
31	106 98	69 68	51 51	41 05	34 54	91 50	57 88	41 63	32 67	27 17
32	107 15	69 86	51 72	41 31	34 85	91 57	57 96	41 79	32 82	27 37
33	107 32	70 06	51 95	41 59	35 19	91 64	58 06	41 94	32 99	27 61
34	107 50	70 27	52 20	41 89	35 57	91 72	58 16	42 13	33 18	27 86
35	107 70	70 50	52 47	42 23	35 99	91 81	58 28	42 33	33 39	28 15
36	107 91	70 75	52 78	42 60	36 44	91 90	58 40	42 54	33 67	28 46
37	108 14	71 02	53 10	43 00	36 94	92 01	58 55	42 78	33 96	28 83
38	108 39	71 32	53 47	43 45	37 49	92 12	58 71	43 04	34 29	29 22
39	108 66	71 64	53 87	43 94	38 10	92 25	58 89	43 32	34 67	29 66
40	108 96	72 00	54 31	44 49	38 77	92 40	59 09	43 65	35 07	30 15
41	109 28	72 40	54 80	45 09	39 51	92 56	59 38	44 00	35 53	30 73
42	109 63	72 83	55 33	45 75	40 32	92 75	59 70	44 40	36 03	31 37
43	110 03	73 32	55 93	46 49	41 21	92 95	60 04	44 84	36 59	32 07
44	110 46	73 85	56 59	47 30	42 20	93 29	60 43	45 34	37 22	32 85
45	110 94	74 44	57 32	48 20	43 28	93 45	60 86	45 88	37 91	33 71
46	111 47	75 10	58 14	49 19	44 47	93 77	61 34	46 49	38 68	34 66
47	112 06	75 83	59 03	50 29	45 77	94 12	61 89	47 17	39 55	35 71
48	112 72	76 64	60 03	51 49	47 19	94 51	62 48	47 93	40 50	36 86
49	113 44	77 54	61 13	52 82	48 75	94 95	63 15	48 78	41 55	38 12
50	114 24	78 53	62 34	54 29	50 45	95 46	63 89	49 71	42 71	39 50
51	115 13	79 62	63 67	55 89	-----	96 11	64 70	50 75	44 00	-----
52	116 10	80 82	65 15	57 64	-----	96 89	65 61	51 90	45 41	-----
53	117 17	82 15	66 76	59 57	-----	97 61	66 62	53 17	46 96	-----
54	118 35	83 61	68 55	61 67	-----	98 49	67 72	54 57	48 65	-----
55	119 64	85 21	70 51	63 97	-----	99 45	68 95	56 13	50 51	-----
56	121 06	86 99	72 63	-----	-----	100 51	70 32	57 84	-----	-----
57	122 63	88 94	75 01	-----	-----	101 68	71 83	59 72	-----	-----
58	124 36	91 09	77 61	-----	-----	102 97	73 49	61 79	-----	-----
59	126 26	93 46	80 41	-----	-----	104 40	75 34	64 07	-----	-----
60	128 35	96 07	83 55	-----	-----	105 98	77 38	66 58	-----	-----

For Notes see pages 235-36

Age.	Endowment. Ten Annual Premiums Without Profits. Payable at Death or in. 15 Years	20 Years.	25 Years.	30 Years.	5 Year Conv'rtible Term. Annual Premiums.	10 Year Term. Annual Premiums.	10 Year Renew'able Term. Annual Premiums.	Amount required to purchase an Annuity of $100 yearly. Males	Females
	$	$	$	$	$	$	$	$	$
20	80 02	69 40	60 88	54 09	9 55	10 48	11 64	2076	2190
21	80 06	69 45	60 95	54 18	9 61	10 56	11 73	2064	2175
22	80 09	69 50	61 02	54 29	9 68	10 64	11 82	2051	2160
23	80 14	69 55	61 10	54 40	9 74	10 73	11 93	2037	2145
24	80 18	69 62	61 19	54 52	9 81	10 83	12 03	2023	2129
25	80 23	69 69	61 28	54 66	9 90	10 94	12 15	2007	2113
26	80 28	69 76	61 39	54 81	9 99	11 04	12 27	1990	2096
27	80 34	69 84	61 50	54 98	10 08	11 16	12 41	1973	2079
28	80 40	69 92	61 62	55 16	10 18	11 30	12 56	1955	2061
29	80 47	70 02	61 76	55 36	10 29	11 43	12 71	1937	2043
30	80 54	70 12	61 91	55 58	10 40	11 60	12 89	1918	2025
31	80 62	70 23	62 07	55 83	10 53	11 77	13 08	1898	2006
32	80 70	70 35	62 26	56 10	10 66	11 96	13 29	1878	1987
33	80 80	70 49	62 46	56 40	10 81	12 16	13 52	1857	1968
34	80 90	70 64	62 69	56 73	10 98	12 39	13 77	1835	1949
35	81 02	70 81	62 94	57 10	11 16	12 64	14 04	1813	1929
36	81 15	71 00	63 22	57 50	11 36	12 92	14 36	1791	1909
37	81 29	71 21	63 53	57 95	11 59	13 23	14 70	1767	1889
38	81 45	71 44	63 88	58 45	11 83	13 58	15 09	1743	1867
39	81 63	71 70	64 26	58 99	12 00	13 96	15 51	1718	1845
40	81 82	71 99	64 69	59 59	12 39	14 40	16 01	169	1822
41	82 05	72 31	65 16	60 25	12 81	14 89	16 53	1667	1798
42	82 30	72 67	65 68	60 98	13 30	15 46	17 18	1640	1774
43	82 58	73 08	66 27	61 78	13 82	16 09	17 88	1613	1748
44	82 90	73 54	66 92	62 65	14 42	16 81	18 68	1585	1722
45	83 27	74 06	67 64	63 60	15 11	17 62	19 58	1556	1694
46	83 68	74 64	68 44	------	15 88	18 67	20 60	1527	1666
47	84 14	75 28	69 32	------	16 74	19 87	21 75	1498	1637
48	84 67	76 00	70 29	------	17 73	21 18	23 03	1467	1607
49	85 26	76 80	71 35	------	18 84	22 67	24 47	1436	1576
50	85 92	77 69	72 52	------	20 07	24 32	26 06	1405	1544
51	86 69	78 70	------	------	21 47	26 16	28 01	1373	1511
52	87 54	79 82	------	------	23 03	28 20	30 19	1340	1478
53	88 49	81 04	------	------	24 76	30 46	32 59	1307	1444
54	89 53	82 39	------	------	26 69	32 98	35 27	1274	1409
55	90 69	83 85	------	------	28 84	35 77	38 24	1240	1374
56	91 96	------	------	------	31 45	39 13	41 53	1206	1338
57	93 36	------	------	------	34 36	42 85	45 15	1171	1301
58	94 91	------	------	------	37 60	46 99	49 17	1136	1264
59	96 62	------	------	------	41 20	51 59	53 61	1101	1227
60	98 50	------	------	------	45 23	56 68	58 51	1066	1189

For Notes see pages 235-36

AGE.	LIFE. WITHOUT PROFITS. Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	ENDOWMENT. Continuous Annual Premiums. WITHOUT PROFITS. 10 Years.	15 Years.	20 Years.	25 Years.	30 Years.
	$	$	$	$	$	$	$	$	$
20	15 00	37 30	28 30	22 90	93 50	59 40	43 05	33 15	27 10
21	15 40	37 90	28 75	23 35	93 55	59 45	43 15	33 25	27 20
22	15 80	38 50	29 20	23 80	93 60	59 50	43 25	33 35	27 35
23	16 20	39 15	29 70	24 25	93 65	59 55	43 35	33 40	27 35
24	16 65	39 80	30 20	24 75	93 70	59 60	43 45	33 45	27 45
25	17 15	40 45	30 75	25 30	93 75	59 65	43 55	33 55	27 55
26	17 65	41 20	31 25	25 90	93 80	59 70	43 70	33 65	27 65
27	18 20	41 90	31 85	26 45	93 85	59 75	43 85	33 75	27 80
28	18 75	42 65	32 45	27 05	93 90	59 80	44 00	33 85	27 95
29	19 30	43 45	33 00	27 70	93 95	59 85	44 20	33 95	28 10
30	19 90	44 25	33 65	28 30	94 00	59 90	44 40	34 10	28 25
31	20 55	45 10	34 30	28 95	94 10	60 00	44 60	34 25	28 45
32	21 20	46 00	34 95	29 65	94 20	60 10	44 80	34 40	28 65
33	21 90	46 90	35 70	30 35	94 30	60 20	45 00	34 55	28 90
34	22 60	47 85	36 40	31 05	94 40	60 35	45 20	34 75	29 20
35	23 35	48 80	37 20	31 80	94 50	60 50	45 50	35 00	29 50
36	24 15	49 80	37 95	32 55	94 60	60 65	45 80	35 25	29 80
37	25 00	50 85	38 80	33 35	94 70	60 85	46 10	35 50	30 20
38	25 85	51 95	39 65	34 20	94 80	61 05	46 40	35 85	30 60
39	26 80	53 10	40 55	35 05	94 90	61 25	46 75	36 20	31 05
40	27 75	54 25	41 50	35 90	95 00	61 50	47 15	36 55	31 60
41	28 80	55 45	42 45	36 85	95 20	61 75	47 55	37 00	32 15
42	29 90	56 75	43 50	37 85	95 40	62 00	48 05	37 50	32 80
43	31 05	58 05	44 55	38 90	95 60	62 30	48 60	38 05	33 50
44	32 20	59 40	45 70	40 05	95 90	62 60	49 20	38 65	34 30
45	33 60	60 85	46 85	41 20	96 20	62 95	49 85	39 35	35 15
46	35 00	62 35	48 10	42 40	96 50	63 35	50 55	40 10	36 10
47	36 45	63 85	49 40	43 70	96 90	63 75	51 30	40 95	37 15
48	37 95	65 50	50 80	45 05	97 30	64 30	52 15	41 90	38 30
49	39 55	67 15	52 20	46 45	97 70	64 85	53 05	42 95	39 60
50	41 25	68 90	53 75	47 90	98 20	65 50	54 05	44 10	41 00
51	43 10	70 70	55 35	49 45	98 75	66 35	55 10	------	------
52	45 00	72 60	57 00	51 15	99 40	67 20	56 30	------	------
53	47 10	74 55	58 80	52 90	100 10	68 15	57 65	------	------
54	49 30	76 60	60 70	54 80	100 95	69 25	59 20	------	------
55	51 60	78 75	62 70	56 85	101 80	70 40	60 70	------	------

For Notes see page 236

Age.	Premium Rates for $250 Policies. Without Profits. — Life. — Annual Premiums.	Life. — 20 Annual Premiums.	Endowment.—Continuous Annual Premiums. — 10 Years.	15 Years.	20 Years.	30 Years.	Endowment Saving Bank Policy. — Annual Premiums	Insurance.	Options a of 20 Y — I — Cash.	II — Paid-up Policy.	III — Paid up Policy for $1000 & Cash
	$	$	$	$	$	$		$			
12	-----	-----	24 15	15 65	11 00	7 15	Uniform Annual Premium of $52 at all ages from 16 years to 50 years inclusive.	....	$1040 in every case.	----	----
13	-----	-----	24 20	15 70	11 05	7 25		....		----	----
14	-----	-----	24 25	15 75	11 15	7 30		....		----	----
15	-----	-----	24 30	15 85	11 20	7 35		....		----	----
16	4 10	5 95	24 40	15 90	11 30	7 45		1800		2678	652
17	4 25	6 15	24 45	16 00	11 35	7 50		1720		2624	644
18	4 40	6 30	24 55	16 05	11 40	7 60		1658		2572	634
19	4 55	6 45	24 60	16 10	11 45	7 65		1600		2518	626
20	4 65	6 60	24 60	16 15	11 50	7 70		1544		2466	618
21	4 80	6 75	24 65	16 15	11 50	7 70		1520		2414	608
22	4 90	6 90	24 65	16 15	11 55	7 75		1500		2364	600
23	5 05	7 00	24 65	16 20	11 55	7 80		1480		2314	590
24	5 15	7 15	24 65	16 20	11 60	7 85		1460		2266	580
25	5 30	7 30	24 70	16 25	11 60	7 90		1436		2218	570
26	5 50	7 50	24 70	16 25	11 65	7 95		1408		2170	560
27	5 65	7 65	24 75	16 30	11 70	8 05		1380		2126	550
28	5 80	7 80	24 80	16 35	11 75	8 10		1348		2082	540
29	6 00	8 00	24 80	16 40	11 80	8 15		1320		2040	530
30	6 20	8 20	24 85	16 45	11 85	8 25		1292		2000	520
31	6 40	8 35	24 90	16 50	11 90	8 35		1264		1958	508
32	6 60	8 55	24 90	16 50	11 95	8 40		1236		1918	498
33	6 80	8 75	24 95	16 55	12 00	8 50		1208		1880	486
34	7 05	8 95	25 00	16 60	12 05	8 65		1184		842	476
35	7 25	9 20	25 05	16 65	12 15	8 75		1160		1806	464
36	7 50	9 40	25 10	16 70	12 20	8 90		1144		1770	452
37	7 75	9 65	25 15	16 80	12 30	9 00		1128		1736	440
38	8 05	9 85	25 20	16 85	12 40	9 15		1112		1704	430
39	8 35	10 10	25 25	16 95	12 45	9 30		1100		1672	418
40	8 65	10 40	25 30	17 00	12 55	9 50		1088		1640	406
41	8 95	10 65	25 35	17 10	12 70	9 70		1076		1612	394
42	9 30	10 95	25 40	17 20	12 80	9 90		1064		1588	382
43	9 65	11 25	25 50	17 30	12 95	10 10		1056		1548	370
44	10 05	11 55	25 60	17 45	13 10	10 40		1048		1528	360
45	10 45	11 90	25 70	17 60	13 30	10 65		1040		1504	348
46	10 90	12 25	25 80	17 70	13 50	-----		1032		1480	336
47	11 35	12 60	25 95	17 90	13 70	-----		1024		1456	326
48	11 80	13 00	26 05	18 05	13 90	-----		1016		1434	314
49	12 30	13 40	26 20	18 25	14 15	-----		1008		1412	304
50	12 85	13 85	26 35	18 45	14 40	-----		1000		1390	292
51	13 40	14 30	26 50	18 70	14 70	-----		....		----	----
52	14 00	14 75	26 70	18 95	15 00	-----		....		----	----
53	14 65	15 30	26 90	19 20	15 35	-----		....		----	----
54	15 35	15 85	27 10	19 55	15 75	-----		....		----	----
55	16 05	16 40	27 40	19 90	16 20	-----		....		----	----

For Notes see page 236

	TONTINE OR ANNUAL DIVIDEND POLICIES.									
	LIFE.				ENDOWMENT. CONTINUOUS ANNUAL PREMIUMS.			RENEWABLE TERM.		
Age.	Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	10 Years.	15 Years.	20 Years.	10 Years.	15 Years.	20 Years.
	$	$	$	$	$	$	$	$	$	$
21	19 28	46 82	34 86	29 00	103 30	66 32	48 64	13 76	14 04	14 40
22	19 71	47 53	35 40	29 46	103 39	66 42	48 74	13 87	14 18	14 56
23	20 15	48 27	35 93	29 94	103 49	66 52	48 86	13 98	14 32	14 74
24	20 62	49 03	36 55	30 44	103 59	66 63	48 98	14 11	14 47	14 94
25	21 11	49 82	37 15	30 95	103 70	66 75	49 11	14 24	14 64	15 15
26	21 62	50 64	37 77	31 49	103 82	66 88	49 26	14 39	14 82	15 38
27	22 16	51 49	38 42	32 04	103 94	67 01	49 40	14 55	15 02	15 64
28	22 73	52 36	39 00	32 61	104 07	67 15	49 57	14 72	15 24	15 93
29	23 32	53 27	39 79	33 21	104 21	67 31	49 74	14 91	15 48	16 24
30	23 95	54 21	40 51	33 83	104 35	67 47	49 92	15 11	15 74	16 59
31	24 61	55 18	41 26	34 48	104 51	67 65	50 12	15 34	16 03	16 99
32	25 30	56 18	42 04	35 15	104 68	67 83	50 34	15 59	16 35	17 43
33	26 03	57 22	42 84	35 85	104 86	68 04	50 58	15 86	16 71	17 92
34	26 80	58 30	43 68	36 59	105 05	68 26	50 83	16 15	17 10	18 47
35	27 62	59 41	44 55	37 35	105 26	68 4	51 11	16 45	17 55	19 09
36	28 47	60 57	45 46	38 15	105 48	68 75	51 42	16 85	18 03	19 71
37	29 38	61 77	46 40	38 98	105 72	69 03	51 75	17 25	18 61	20 55
38	30 34	63 01	47 38	39 86	105 98	69 31	52 1	17 70	19 24	21 41
39	31 35	64 29	48 40	40 78	103 26	69 67	52 52	18 21	19 95	22 37
40	32 43	65 63	49 47	41 74	106 57	70 03	52 97	18 78	20 75	23 44
41	33 56	67 01	50 59	42 75	106 90	70 43	53 46	19 43	21 65	24 63
42	34 77	68 45	51 76	43 82	107 26	70 87	54 00	20 16	22 65	25 96
43	36 05	69 95	52 98	44 94	107 67	71 37	54 60	21 00	23 78	27 43
44	37 41	71 51	54 26	46 13	108 11	71 91	55 26	21 94	25 04	29 06
45	38 86	73 13	55 61	47 39	108 60	72 51	56 00	23 00	26 45	30 86
46	40 40	74 83	57 03	48 73	109 15	73 17	56 81	24 20	28 03	32 85
47	42 04	76 59	58 52	50 14	109 75	73 90	57 70	25 55	29 78	35 04
48	43 79	78 41	60 10	51 65	110 42	74 72	58 66	27 06	31 72	37 45
49	45 65	80 36	61 73	53 25	111 16	75 62	59 79	28 74	33 88	40 10
50	47 63	82 37	63 50	54 95	111 97	76 61	60 99	30 62	36 26	43 00
51	49 74	84 47	65 35	56 76	112 87	77 70	62 32	32 70	38 88	46 16
52	51 98	86 66	67 30	58 70	113 85	78 90	63 78	35 01	41 77	49 60
53	54 38	88 94	69 36	60 76	114 93	80 22	65 39	37 57	44 95	53 32
54	56 93	91 34	71 55	62 97	116 13	81 68	67 15	40 40	48 43	57 34
55	59 66	93 85	73 87	65 34	117 43	83 28	69 09	43 51	52 25	61 67
56	62 57	96 48	76 34	67 87	118 87	85 04	71 22	46 95	56 42	66 31
57	65 67	99 24	78 97	70 59	120 45	86 98	73 56	50 74	60 97	71 29
58	68 91	102 16	81 78	73 52	122 18	89 12	76 12	54 90	65 91	76 61
59	72 54	105 22	84 7[illegible]	76 66	124 10	91 47	78 92	59 49	71 27	82 30
60	76 33	108 47	87 9[illegible]	80 05	126 20	94 05	81 98	64 52	77 05	88 38

For Notes see pages 236-37

Age.	LIFE WITHOUT PROFITS. Annual Premiums	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	ENDOWMENT. Continuous Annual Premiums. WITHOUT PROFITS 10 Years.	15 Years.	20 Years.	CONTINUABLE TERM. WITHOUT PROFITS. 10 Years.	15 Years.	20 Years.
	$	$	$	$	$	$	$	$	$	$
21	15 68	38 41	28 50	23 67	93 83	59 59	42 90	10 56	10 77	11 03
22	16 03	39 03	28 97	24 07	93 89	59 65	42 97	10 64	10 87	11 16
23	16 40	39 68	29 46	24 48	93 95	59 72	43 04	10 73	10 98	11 30
24	16 79	40 35	29 96	24 90	94 01	59 79	43 12	10 83	11 10	11 45
25	17 20	41 05	30 49	25 35	94 07	59 86	43 21	10 94	11 23	11 61
26	17 62	41 77	31 03	25 81	94 14	59 94	43 31	11 04	11 37	11 79
27	18 08	42 52	31 60	26 29	94 21	60 03	43 41	11 16	11 52	11 97
28	18 54	43 30	32 19	26 79	94 29	60 12	43 52	11 30	11 69	12 19
29	19 05	44 11	32 80	27 31	94 38	60 22	43 63	11 43	11 87	12 43
30	19 57	44 94	33 44	27 86	94 47	60 33	43 76	11 60	12 07	12 69
31	20 13	45 81	34 10	28 42	94 56	60 44	43 90	11 77	12 29	12 99
32	20 71	46 71	34 79	29 01	94 67	60 57	44 06	11 96	12 53	13 32
33	21 32	47 65	35 50	29 63	94 78	60 71	44 23	12 16	12 80	13 69
34	21 98	48 62	36 25	30 27	94 91	60 85	44 41	12 39	13 10	14 11
35	22 66	49 63	37 02	30 94	95 04	61 02	44 62	12 64	13 43	14 58
36	23 39	50 67	37 83	31 65	95 18	61 19	44 84	12 92	13 82	15 09
37	24 17	51 76	38 67	32 38	95 34	61 39	45 09	13 23	14 24	15 67
38	24 98	52 89	39 55	33 16	95 52	61 61	45 37	13 58	14 73	16 34
39	25 84	54 06	40 46	33 97	95 70	61 85	45 68	13 96	15 27	17 05
40	26 76	55 27	41 42	34 82	95 91	62 12	46 03	14 40	15 88	17 86
41	27 73	56 54	42 41	35 71	96 14	62 41	46 41	14 89	16 55	18 75
42	28 76	57 85	43 46	36 66	96 39	62 75	46 84	15 46	17 22	19 75
43	29 86	59 22	44 56	37 65	96 68	63 12	47 31	16 09	18 17	20 86
44	31 03	60 64	45 71	38 71	97 00	63 53	47 84	16 81	19 13	22 10
45	32 27	62 13	46 91	39 82	97 35	63 99	48 44	17 62	20 21	23 45
46	33 60	63 68	48 19	41 00	97 75	64 51	49 10	18 54	21 40	24 96
47	35 01	65 29	49 52	42 25	98 20	65 09	49 83	19 58	22 73	26 61
48	36 51	66 98	50 93	43 59	98 70	65 74	50 65	20 72	24 22	28 43
49	38 12	68 73	52 41	45 00	99 26	66 46	51 56	22 02	25 85	30 44
50	39 83	70 57	53 97	46 51	99 89	67 26	52 57	23 45	27 66	32 63
51	41 65	72 48	55 62	48 11	100 58	68 15	53 68	25 04	29 66	35 02
52	43 60	74 47	57 36	49 81	101 34	69 13	54 92	26 81	31 86	37 62
53	45 67	76 55	59 20	51 63	102 19	70 21	56 28	28 76	34 28	40 43
54	47 88	78 72	61 14	53 58	103 13	71 42	57 78	30 92	36 92	43 48
55	50 24	80 99	63 20	55 67	104 17	72 75	59 43	33 30	39 83	46 76
56	52 76	83 37	65 39	57 90	105 31	74 22	61 26	35 94	43 01	-----
57	55 45	85 86	67 72	60 29	106 58	75 85	63 26	38 83	46 47	-----
58	58 33	88 47	70 20	62 86	107 98	77 64	65 47	42 01	50 23	-----
59	61 41	91 22	72 85	65 63	109 53	79 63	67 88	45 52	54 31	-----
60	64 70	94 12	75 68	68 60	111 24	81 82	70 53	49 37	58 73	-----

For Notes see page 237

RESERVE VALUES PER $1,000.

INSTITUTE OF ACTUARIES' EXPERIENCE (HM.) AND 3 PER CENT. INTEREST.

WHOLE LIFE.

Age.	End of 2 Years.	End of 4 Years.	End of 6 Years.	End of 8 Years.	End of 10 Years.	End of 12 Years.	End of 14 Years.	End of 16 Years.	End of 18 Years.	End of 20 Years.
	$	$	$	$	$	$	$	$	$	$
20	16 76	34 22	53 83	73 57	94 40	115 87	138 34	161 81	186 04	211 19
21	17 02	35 47	55 41	76 13	97 41	119 53	142 74	166 81	191 64	217 64
22	17 76	37 19	57 78	78 95	100 79	123 64	147 51	172 16	197 74	224 66
23	18 78	39 06	60 13	81 79	104 31	127 90	152 39	177 64	204 10	232 03
24	19 79	40 74	62 30	84 54	107 80	132 10	157 20	183 24	210 65	239 50
25	20 67	42 15	64 22	87 17	111 21	136 17	161 95	188 87	217 33	247 05
26	21 38	43 38	66 06	89 79	114 58	140 19	166 75	194 71	224 15	254 61
27	21 93	44 46	67 90	92 45	117 93	144 26	171 74	200 81	231 15	262 21
28	22 48	45 65	69 91	95 24	121 40	148 54	177 12	207 20	238 33	269 94
29	23 04	47 00	72 10	98 16	125 07	153 17	182 89	213 91	245 66	277 92
30	23 71	48 52	74 44	101 20	128 97	158 20	188 97	220 81	253 16	286 14
31	24 53	50 22	76 89	104 44	133 20	163 63	195 38	227 87	260 90	294 70
32	25 41	51 96	79 37	107 81	137 75	169 27	201 89	235 07	268 81	303 57
33	26 34	53 68	81 92	111 41	142 60	175 15	208 46	242 31	276 97	312 70
34	27 24	55 37	84 55	115 27	147 61	181 08	215 07	249 74	285 41	322 01
35	28 08	57 09	87 37	119 41	152 84	187 05	221 82	257 41	294 11	331 51
36	28 92	58 92	90 50	123 74	158 15	193 09	228 73	265 40	303 02	341 20
37	29 84	61 00	93 96	128 36	163 56	199 33	235 95	273 71	312 19	351 09
38	30 89	63 42	97 65	133 08	169 06	205 77	243 53	282 27	321 58	361 19
39	32 12	66 09	101 54	137 83	174 70	212 45	251 37	291 04	331 13	371 47
40	33 56	68 89	105 45	142 58	180 45	219 41	259 39	299 93	340 82	381 83
41	35 10	71 73	109 22	147 32	186 31	226 53	267 51	308 93	350 61	392 16
42	36 55	74 38	112 80	151 99	192 31	233 67	275 64	317 93	360 37	402 39
43	37 96	76 81	116 30	156 72	198 39	240 86	283 80	326 99	370 05	412 48
44	39 26	79 14	119 82	161 66	204 60	248 16	292 06	336 10	379 71	422 47
45	40 38	81 43	123 44	166 76	210 91	255 53	300 43	345 20	389 30	432 43
46	41 51	83 85	127 40	172 09	217 43	263 12	308 97	354 36	398 87	442 54
47	42 77	86 55	131 69	177 70	224 20	270 99	317 64	363 60	408 55	452 89
48	44 17	89 61	136 24	183 55	231 21	279 04	326 40	372 84	418 40	463 56
49	45 73	92 89	140 96	189 54	238 42	287 15	335 16	382 12	428 45	474 67
50	47 54	96 32	145 81	195 69	245 73	295 28	343 86	391 52	438 77	486 01
51	49 42	99 79	150 70	201 92	252 98	303 30	352 51	401 05	449 49	497 37
52	51 21	103 18	155 54	208 08	260 10	311 11	361 15	410 76	460 36	508 40
53	52 99	106 54	160 42	214 15	267 08	318 85	369 92	420 87	471 24	518 85
54	54 77	109 96	165 33	220 16	273 92	326 66	378 95	431 23	481 87	528 42
55	56 55	113 45	170 18	226 07	280 74	334 66	388 47	441 65	491 93	537 08
56	58 35	116 97	174 97	231 85	287 65	342 97	398 27	451 85	501 09	545 59
57	60 31	120 44	179 68	237 62	294 78	351 81	408 18	461 47	509 33	553 82
58	62 21	123 82	184 22	243 48	302 23	360 96	417 86	470 16	517 41	561 89
59	63 99	127 03	188 60	249 52	310 21	370 20	426 91	477 84	525 18	570 00
60	65 69	130 10	193 29	255 94	318 57	379 24	435 01	485 40	532 83	577 92

INSTITUTE OF ACTUARIES' EXPERIENCE (HM.) AND 3 PER CENT. INTEREST.

WHOLE LIFE.

Age.	End of 22 Years.	End of 24 Years.	End of 26 Years.	End of 28 Years.	End of 30 Years.	End of 32 Years.	End of 34 Years.	End of 36 Years.	End of 38 Years.	End of 40 Years.
	$	$	$	$	$	$	$	$	$	$
20	237 66	265 53	294 36	323 65	353 53	384 26	415 80	447 79	480 04	512 38
21	245 10	273 76	303 08	332 89	363 40	394 86	426 93	459 34	491 94	524 45
22	253 00	282 33	312 12	342 51	373 77	405 84	438 38	471 17	504 07	536 65
23	261 18	291 02	321 35	352 38	384 39	417 01	449 98	483 15	516 22	548 80
24	269 36	299 69	330 62	362 44	395 09	428 23	461 61	495 10	528 27	560 79
25	277 45	308 36	339 99	372 61	405 85	439 45	473 26	506 96	540 17	572 65
26	285 55	317 11	349 58	382 89	416 69	450 74	484 91	518 75	551 93	584 48
27	293 76	326 06	359 36	393 31	427 62	462 14	496 56	530 46	563 63	596 35
28	302 19	335 37	369 40	403 94	438 74	473 66	508 34	542 14	575 40	608 37
29	310 95	345 00	379 71	414 79	450 08	485 27	519 93	553 84	587 29	620 67
30	320 08	354 90	390 24	425 84	461 56	496 93	531 61	565 63	599 37	633 09
31	329 55	365 08	400 99	437 11	473 13	508 61	543 32	577 56	611 72	645 49
32	339 24	375 43	411 89	448 48	484 71	520 23	555 08	589 64	624 18	657 64
33	349 11	385 92	422 96	459 88	496 26	531 84	566 94	601 96	636 58	669 30
34	359 14	396 56	434 10	471 27	507 72	543 48	578 94	614 38	648 71	680 27
35	369 31	407 35	445 27	482 63	519 18	555 23	591 20	626 75	660 36	690 51
36	379 66	418 25	456 47	493 94	530 70	567 15	603 58	638 88	671 32	700 63
37	390 22	429 24	467 68	505 28	542 38	579 38	615 96	650 54	681 60	710 47
38	400 93	440 28	478 87	516 73	554 26	591 78	628 12	661 53	691 72	720 18
39	411 69	451 31	490 07	528 30	566 44	604 15	639 79	671 81	701 56	729 73
40	422 44	462 26	501 32	540 05	578 76	616 27	650 74	681 89	711 21	739 09
41	433 10	473 15	512 65	552 06	591 02	627 84	660 91	691 66	720 76	747 89
42	443 58	484 00	524 07	564 13	602 94	638 61	670 85	701 13	730 03	755 80
43	453 98	494 92	535 76	576 14	614 30	648 58	680 44	710 60	738 72	762 93
44	464 43	506 02	547 60	587 88	624 90	658 36	689 84	719 78	746 53	769 09
45	474 99	517 44	559 41	599 08	634 71	667 83	699 18	728 41	753 58	774 68
46	485 83	529 11	571 03	609 57	644 39	677 17	708 33	736 17	759 65	780 41
47	497 14	540 87	582 21	619 34	653 86	686 52	716 98	743 21	765 20	786 94
48	508 72	552 46	592 67	629 00	663 19	695 70	724 75	749 24	770 90	794 30
49	520 35	563 54	602 33	638 39	672 52	704 34	731 73	754 71	777 42	804 06
50	531 78	573 84	611 85	647 62	681 64	712 03	737 65	760 32	784 80	816 07
51	542 63	583 27	621 06	656 82	690 17	718 88	742 95	766 75	794 67	829 00
52	552 57	592 48	630 04	665 75	697 66	724 56	748 35	774 06	806 89	842 91
53	561 61	601 36	638 98	674 06	704 26	729 59	754 62	783 99	820 11	858 88
54	570 48	610 07	647 71	681 34	709 69	734 77	761 86	796 46	834 43	875 42
55	579 05	618 78	655 82	687 71	714 46	740 89	771 91	810 05	850 98	891 92
56	587 47	627 29	662 87	692 87	719 40	748 06	784 67	824 84	868 20	907 40
57	595 93	635 19	669 00	697 34	725 36	758 23	798 66	842 05	885 44	919 05
58	604 18	641 97	673 83	702 00	732 44	771 32	813 98	860 03	901 66	.....
59	611 78	647 75	677 92	707 73	742 72	785 74	831 91	878 09	913 85	.....
60	618 21	652 19	682 23	714 69	756 15	801 64	850 75	895 13	.....	.....

RESERVE VALUES PER $1,000.

INSTITUTE OF ACTUARIES EXPERIENCE (H.M.) AND 3 PER CENT. INTEREST.

WHOLE LIFE.

Age.	End of 42 Years.	End of 44 Years.	End of 46 Years.	End of 48 Years.	End of 50 Years.	End of 52 Years.	End of 54 Years.	End of 56 Years.	End of 58 Years.	End of 60 Years.
	$	$	$	$	$	$	$	$	$	$
20	544 42	575 82	606 64	637 18	667 72	697 31	724 50	749 07	772 20	794 19
21	556 48	587 81	618 71	649 55	680 03	708 84	734 71	758 77	781 53	802 76
22	568 59	599 93	631 00	662 06	692 15	719 80	744 79	768 31	790 68	810 66
23	580 67	612 11	643 48	674 49	703 80	730 12	754 59	777 75	799 35	817 94
24	592 70	624 33	655 95	686 58	714 74	740 18	764 13	786 90	807 24	824 39
25	604 69	636 66	668 26	698 13	724 96	749 89	773 50	795 51	814 46	830 36
26	616 74	649 00	680 26	706 98	734 94	759 37	782 60	803 85	820 85	836 32
27	628 99	661 26	691 76	719 15	744 62	768 72	791 19	810 54	826 77	842 80
28	641 34	673 27	702 62	729 15	754 11	777 85	799 05	816 93	832 75	849 83
29	653 66	684 85	712 85	738 89	763 53	786 51	806 29	822 88	839 28	858 52
30	665 76	695 78	722 92	748 45	772 74	794 43	812 72	828 90	846 38	868 70
31	677 41	706 08	732 73	757 96	781 47	801 72	818 70	835 49	855 18	879 40
32	688 40	716 19	742 35	767 22	789 44	808 17	824 75	842 65	865 51	890 60
33	698 69	726 01	751 87	775 98	796 74	814 15	831 35	851 54	876 36	903 01
34	708 79	735 63	761 15	783 95	803 17	820 18	838 54	862 00	887 75	915 54
35	718 60	745 16	769 92	791 24	809 12	826 79	847 52	873 02	900 38	927 75
36	728 22	754 46	777 90	797 66	815 14	834 02	858 14	884 60	913 17	938 99
37	737 80	763 27	785 21	803 60	821 78	843 12	869 35	897 51	925 66	947 47
38	747 15	771 28	791 64	809 64	829 08	853 92	881 17	910 59	937 18	
39	755 99	778 60	797 56	816 30	838 29	865 33	894 35	923 27	945 85	
40	763 99	784 99	803 57	823 63	849 26	877 38	907 74	935 17		
41	771 25	790 85	810 21	832 92	860 86	890 85	920 83	944 06		
42	777 53	796 75	817 51	844 02	873 12	904 53	932 92			
43	783 24	803 30	826 85	855 80	886 88	917 95	942 02			
44	789 03	810 58	838 11	868 31	900 91	930 38				
45	795 54	820 01	850 11	882 41	914 71	939 74				
46	802 84	831 49	862 92	896 86	927 53					
47	812 44	843 80	877 46	911 13	937 20					
48	824 19	856 99	892 89	924 39						
49	836 82	871 99	907 15	934 39						
50	850 38	887 42	920 90							
51	865 85	902 70	931 25							
52	881 80	916 95								
53	897 65	927 67								
54	912 47									
55	923 63									

Age.	End of 62 Years.	End of 64 Years.	End of 66 Years.	End of 68 Years.	End of 70 Years.	End of 72 Years.	End of 74 Years.	End of 76 Years.	End of 77 Years.
	$	$	$	$	$	$	$	$	$
20	794 19								
21	802 76								
22	810 66								
23	817 94								
24	824 39								
25	830 36								
26	836 32								
27	842 80								
28	849 83								
29	858 52								
30	868 70								
31	879 40								
32	890 60								
33	903 01								
34	915 54								
35	927 75								
36	938 99								
37	947 47								
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90									
91									
92									
93									
94									
95									
96									
97									
98									
99									
100									
Age.	35	34	33	32	31	30	29	28	27	26	25	24	23	22	21	20
	$	$	$	$	$	$	$	$	$	$	$	$	$	$	$	$
20																956 60
21															956 23	948 86
22														938 06	927 22
23													947 99	925 98	914 60
24												955 48	936 99	913 12	891 14
25											954 62	947 05	924 64	899 85	869 29
26										953 67	934 43	913 46	889 26	860 58
27									952 63	944 80	923 12	899 85	867 02	845 05
28								951 51	943 53	932 96	909 59	876 88	848 94	820 40
29							950 29	942 16	931 38	921 44	884 76	855 95	842 41	813 84
30						948 95	940 65	929 65	917 68	905 39	874 49	846 05	827 51	807 04
31					947 20	939 74	931 28	919 64	898 19	882 17	853 04	839 56	813 84	793 84
32				946 51	938 91	930 38	921 44	895 59	871 65	861 62	842 80	824 52	800 60	780 60
33			945 85	937 18	929 05	920 39	884 76	861 62	842 80	824 52	806 24	787 96	768 96	749 96
34		944 47	936 66	928 66	919 64	874 49	842 80	824 52	806 24	787 96	769 68	751 40	732 40	713 40
35	943 99	935 66	927 75	918 75	873 02	841 41	823 13	804 85	786 57	768 29	750 01	731 73	713 45	695 17
36	933 17	925 66	917 68	872 00	839 28	821 04	802 80	784 52	766 24	747 96	729 68	711 40	693 12	674 84
37	913 17	905 66	870 36	837 75	819 51	801 27	782 99	764 71	746 43	728 15	709 87	691 59	673 31	655 03
38	881 17	867 51	834 54	816 93	799 05	780 77	762 49	744 21	725 93	707 65	689 37	671 09	652 81	634 53
39	848 35	830 28	812 72	795 51	777 75	759 47	741 19	722 91	704 63	686 35	668 07	649 79	631 51	613 23
40	815 17	797 74	780 90	763 50	745 96	728 18	709 90	691 62	673 34	655 06	636 78	618 50	600 22	581 94
41	782 92	765 53	748 71	731 49	713 85	695 87	677 59	659 31	641 03	622 75	604 47	586 19	567 91	549 63
42	751 12	733 92	716 92	699 70	682 06	664 08	645 80	627 52	609 24	590 96	572 68	554 40	536 12	517 84
43	720 91	703 91	686 91	669 91	652 27	634 29	616 01	597 73	579 45	561 17	542 89	524 61	506 33	488 05
44	692 38	675 38	658 38	641 38	623 74	605 76	587 48	569 20	550 92	532 64	514 36	496 08	477 80	459 52
45	664 71	647 71	630 71	613 71	596 07	578 09	559 81	541 53	523 25	504 97	486 69	468 41	450 13	431 85
46	638 53	621 53	604 53	587 53	569 89	551 91	533 63	515 35	497 07	478 79	460 51	442 23	423 95	405 67
47	613 20	596 20	579 20	562 20	544 56	526 58	508 30	490 02	471 74	453 46	435 18	416 90	398 62	380 34
48	588 39	571 39	554 39	537 39	519 75	501 77	483 49	465 21	446 93	428 65	410 37	392 09	373 81	355 53
49	564 39	547 39	530 39	513 39	495 75	477 77	459 49	441 21	422 93	404 65	386 37	368 09	349 81	331 53
50	541 38	524 38	507 38	490 38	472 74	454 76	436 48	418 20	399 92	381 64	363 36	345 08	326 80	308 52
51	519 68	502 68	485 68	468 68	451 04	433 06	414 78	396 50	378 22	359 94	341 66	323 38	305 10	286 82
52	499 39	482 39	465 39	448 39	430 75	412 77	394 49	376 21	357 93	339 65	321 37	303 09	284 81	266 53
53	480 05	463 05	446 05	429 05	411 41	393 43	375 15	356 87	338 59	320 31	302 03	283 75	265 47	247 19
54	461 52	444 52	427 52	410 52	392 88	374 90	356 62	338 34	320 06	301 78	283 50	265 22	246 94	228 66
55	443 84	426 84	409 84	392 84	375 20	357 22	338 94	320 66	302 38	284 10	265 82	247 54	229 26	210 98
56	426 96	409 96	393 96	376 96	359 32	341 34	323 06	304 78	286 50	268 22	249 94	231 66	213 38	195 10
57	410 92	393 92	377 92	361 92	345 28	327 30	309 02	290 74	272 46	254 18	235 90	217 62	199 34	181 06
58	395 72	379 72	363 72	347 72	331 08	313 10	294 82	276 54	258 26	239 98	221 70	203 42	185 14	166 86
59	381 36	365 36	349 36	333 36	316 72	298 74	280 46	262 18	243 90	225 62	207 34	189 06	170 78	152 50
60	367 84	351 84	335 84	319 84	303 20	285 22	266 94	248 66	230 38	212 10	193 82	175 54	157 26	138 98
61	355 16	339 16	323 16	307 16	290 52	272 54	254 26	235 98	217 70	199 42	181 14	162 86	144 58	126 30
62	343 32	327 32	311 32	295 32	278 68	260 70	242 42	224 14	205 86	187 58	169 30	151 02	132 74	114 46
63	332 32	316 32	300 32	284 32	267 68	249 70	231 42	213 14	194 86	176 58	158 30	140 02	121 74	103 46
64	322 16	306 16	290 16	274 16	257 52	239 54	221 26	202 98	184 70	166 42	148 14	129 86	111 58	093 30
65	312 84	296 84	280 84	264 84	248 20	230 22	211 94	193 66	175 38	157 10	138 82	120 54	102 26	083 98
66	304 36	288 36	272 36	256 36	239 72	221 74	203 46	185 18	166 90	148 62	130 34	112 06	093 78	075 50
67	296 72	280 72	264 72	248 72	232 08	214 10	195 82	177 54	159 26	140 98	122 70	104 42	086 14	067 86
68	289 92	273 92	257 92	241 92	225 28	207 30	189 02	170 74	152 46	134 18	115 90	097 62	079 34	061 06
69	283 96	267 96	251 96	235 96	219 32	201 34	183 06	164 78	146 50	128 22	109 94	091 66	073 38	055 10
70	278 84	262 84	246 84	230 84	214 20	196 22	177 94	159 66	141 38	123 10	104 82	086 54	068 26	049 98
71	274 56	258 56	242 56	226 56	210 92	192 94	174 66	156 38	138 10	119 82	101 54	083 26	064 98	046 70
72	271 12	255 12	239 12	223 12	207 48	189 50	171 22	152 94	134 66	116 38	098 10	079 82	061 54	043 26
73	268 52	252 52	236 52	220 52	204 88	186 90	168 62	150 34	132 06	113 78	095 50	077 22	058 94	040 66
74	266 76	250 76	234 76	218 76	203 12	185 14	166 86	148 58	130 30	112 02	093 74	075 46	057 18	038 90
75	265 84	249 84	233 84	217 84	202 20	184 22	165 94	147 66	129 38	111 10	092 82	074 54	056 26	037 98
76	264 76	248 76	232 76	216 76	201 12	183 14	164 86	146 58	128 30	110 02	091 74	073 46	055 18	036 90
77	263 60	247 60	231 60	215 60	200 00	182 02	163 74	145 46	127 18	108 90	090 62	072 34	054 06	035 78
78	262 36	246 36	230 36	214 36	198 76	180 78	162 50	144 22	125 94	107 66	089 38	071 10	052 82	034 54
79	261 04	245 04	229 04	213 04	197 44	179 46	161 18	142 90	124 62	106 34	088 06	069 78	051 50	033 22
80	259 64	243 64	227 64	211 64	196 00	178 02	159 74	141 46	123 18	104 90	086 62	068 34	050 06	031 78
81	258 16	242 16	226 16	210 16	194 52	176 54	158 26	139 98	121 70	103 42	085 14	066 86	048 58	030 30
82	256 60	240 60	224 60	208 60	193 00	175 02	156 74	138 46	120 18	101 90	083 62	065 34	047 06	028 78
83	254 96	238 96	222 96	207 00	191 40	173 42	155 14	136 86	118 58	100 30	082 02	063 74	045 46	027 18
84	253 24	237 24	221 24	205 24	189 72	171 74	153 46	135 18	116 90	098 62	080 34	062 06	043 78	025 50
85	251 44	235 44	219 44	203 44	187 92	170 00	151 72	133 44	115 16	096 88	078 60	060 32	042 04	023 76
86	249 56	233 56	217 56	201 56	186 04	168 12	149 84	131 56	113 28	095 00	076 72	058 44	040 16	021 88
87	247 60	231 60	215 60	199 60	184 08	166 16	147 88	129 60	111 32	093 04	074 76	056 48	038 20	019 92
88	245 56	229 56	213 56	197 56	182 12	164 20	145 92	127 64	109 36	091 08	072 80	054 52	036 24	017 96
89	243 44	227 44	211 44	195 44	180 16	162 24	143 96	125 68	107 40	089 12	070 84	052 56	034 28	016 00
90	241 24	225 24	209 24	193 24	178 20	160 28	141 96	123 68	105 40	087 12	068 84	050 56	032 28	014 00
91	238 96	222 96	207 00	191 00	176 24	158 32	139 96	121 68	103 40	085 12	066 84	048 56	030 28	012 00
92	236 60	220 60	204 60	188 60	174 28	156 36	137 96	119 68	101 40	083 12	064 84	046 56	028 28	010 00
93	234 16	218 16	202 16	186 16	172 32	154 40	135 96	117 68	099 40	081 12	062 84	044 56	026 28	008 00
94	231 64	215 64	199 64	183 64	170 36	152 44	133 96	115 68	097 40	079 12	060 84	042 56	024 28	006 00
95	229 04	213 04	197 04	181 04	168 40	150 48	131 96	113 68	095 40	077 12	058 84	040 56	022 28	004 00
96	226 36	210 36	194 36	178 36	166 44	148 52	129 96	111 68	093 40	075 12	056 84	038 56	020 28	002 00
97	223 60	207 60	191 60	175 60	164 48	146 56	127 96	109 68	091 40	073 12	054 84	036 56	018 28	000 00
98	220 76	204 76	188 76	172 76	162 52	144 60	125 96	107 68	089 40	071 12	052 84	034 56	016 28	
99	217 84	201 84	185 84	169 84	160 56	142 64	123 96	105 68	087 40	069 12	050 84	032 56	014 28	
100	214 84	198 84	182 84	166 84	158 60	140 68	121 96	103 68	085 40	067 12	048 84	030 56	012 28	

NOTE.—For ages 20 to 35, duration 62 to 77 years, the Reserve Values read up from bottom of the columns and from right to left.

INSTITUTE OF ACTUARIES' EXPERIENCE (HM.) AND 3 PER CENT. INTEREST.

TEN PREMIUM LIFE POLICY.

RESERVE AT END OF

Age.	1 Year.	2 Years.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.
	$	$	$	$	$	$	$	$	$	$
20	33 54	67 94	103 50	140 45	178 86	218 71	259 98	302 62	346 67	392 21
25	36 88	75 07	114 48	155 12	197 08	240 30	285 21	331 62	379 70	429 50
30	40 21	81 76	124 74	169 22	215 24	262 85	312 09	363 04	415 84	470 60
35	44 05	89 52	136 47	185 03	235 31	287 46	341 61	397 84	456 16	516 69
40	48 04	97 86	149 51	202 98	258 34	315 59	374 82	436 18	499 89	566 13
45	52 75	107 08	163 12	221 07	281 06	348 31	408 65	475 38	545 49	618 63
50	56 69	115 37	176 10	238 96	304 13	371 77	442 13	515 50	592 25	672 74
55	60 91	123 72	188 62	255 87	325 63	398 20	473 95	553 36	637 01	725 69

FIFTEEN PREMIUM LIFE POLICY.

20	22 59	45 63	69 41	94 15	119 91	146 63	174 29	202 80	232 15	262 41
25	25 09	50 87	77 50	104 87	133 04	162 03	191 96	222 88	254 86	287 92
30	27 22	55 28	84 25	114 16	145 05	176 91	209 74	243 61	278 59	314 77
35	29 86	60 58	92 18	124 76	158 40	193 21	229 30	266 68	305 33	345 31
40	32 61	66 39	101 31	137 34	174 50	212 72	252 01	292 46	334 20	377 34
45	36 00	72 83	110 58	149 37	189 26	230 41	272 96	316 91	362 30	409 27
50	34 67	78 46	119 36	161 34	204 48	248 81	294 43	341 46	390 07	440 36
55	41 85	84 55	128 17	172 82	218 49	265 24	313 19	362 51	413 40	466 23

TWENTY PREMIUM LIFE POLICY.

20	17 24	34 73	52 75	71 52	91 09	111 40	132 40	153 99	176 17	198 96
25	19 21	39 08	59 47	80 37	101 82	123 82	146 49	169 87	194 00	218 89
30	20 90	42 41	64 57	87 41	110 93	135 14	160 00	185 56	211 88	239 03
35	24 03	46 61	70 85	95 74	121 35	147 81	175 20	203 51	232 68	262 74
40	25 27	51 39	78 36	106 08	134 57	163 73	193 52	224 01	255 29	287 41
45	28 18	56 85	86 07	115 92	146 43	177 74	209 93	242 98	276 85	311 60
50	30 55	61 83	93 79	126 36	159 58	193 41	227 88	263 05	298 98	335 66

TEN YEAR ENDOWMENT.

30	84 34	171 72	262 31	356 26	453 71	554 83	659 78	768 50	882 12	.....
40	83 47	170 20	260 28	353 82	451 01	552 00	657 04	766 47	880 06	.....
50	82 06	167 35	256 02	348 29	444 48	544 96	650 15	760 61	876 98	.....

FIFTEEN YEAR ENDOWMENT.

30	51 22	104 21	159 06	215 89	274 74	335 70	398 84	464 28	532 18	602 69
40	50 71	103 31	157 86	214 34	272 86	333 41	396 00	461 07	528 59	598 83
50	50 28	102 15	155 79	211 17	268 45	327 74	389 24	453 19	519 86	589 53

TWENTY YEAR ENDOWMENT.

30	35 12	71 40	108 89	147 67	187 76	229 21	272 02	316 29	362 11	409 59
40	35 10	71 46	109 08	147 91	188 01	229 29	271 79	315 61	360 89	407 75
50	35 89	72 78	110 62	149 39	189 14	229 88	271 69	314 67	358 95	404 60

RESERVE VALUES PER $1,000.

INSTITUTE OF ACTUARIES' EXPERIENCE (HM.) AND 3 PER CENT. INTEREST.

FIFTEEN PREMIUM LIFE POLICY.

RESERVE AT END OF

Age.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.	19 Years.	20 Years.
	$	$	$	$	$	$	$	$	$	$
20	293 61	325 86	359 23	393 76	429 50	....	....	....	....	....
25	322 08	357 36	393 80	431 52	470 60	....	....	....	....	....
30	352 26	391 17	431 53	473 35	516 69	....	....	....	....	....
35	386 55	429 14	473 17	518 79	566 13	....	....	....	....	....
40	422 02	468 40	516 56	566 58	618 63	....	....	....	....	....
45	457 89	508 34	560 81	615 73	672 74	....	....	....	....	....
50	492 51	546 76	603 43	662 89	725 69	....	....	....	....	....
55	521 43	579 50	640 97	706 58	777 00	....	....	....	....	....

TWENTY PREMIUM LIFE POLICY.

20	222	89	246	57	271	[illegible]	297	31	323	94	351	43	379	79	409	05	439	30	470	60
25	244	54	270	95	298	15	[illegible]	2	355	22	385	25	416	40	448	69	482	10	516	69
30	267	12	296	21	326	28	357	43	389	57	422	68	456	79	492	00	528	42	566	13
35	293	62	325	30	357	86	391	41	426	02	461	82	498	92	537	37	577	23	618	63
40	320	51	354	09	389	94	426	28	463	89	502	56	542	69	584	31	627	61	672	74
45	347	25	383	85	421	53	46[illegible]	38	500	46	541	91	584	90	629	65	676	44	725	69
50	373	14	411	49	450	82	491	28	533	16	576	78	622	51	670	77	722	11	777	00

FIFTEEN YEAR ENDOWMENT.

30	675	97	752	20	831	50	914	04	....	....	....	....	....	....	....	....	....	....	....	....
40	672	03	748	51	828	44	912	15	....	....	....	....	....	....	....	....	....	....	....	....
50	662	59	739	50	820	86	907	40	....	....	....	....	....	....	....	....	....	....	....	....

TWENTY YEAR ENDOWMENT.

30	458	88	510	08	563	26	618	49	675	87	735	50	797	51	862	12	929	54	....	....
40	456	35	508	86	559	38	614	02	670	99	730	50	792	80	858	23	927	15	....	....
50	451	73	500	55	551	29	604	26	659	92	718	77	781	42	848	58	921	10	....	....

INSTITUTE OF ACTUARIES' EXPERIENCE, (HM) AND 3½ PER CENT. INTEREST.

WHOLE LIFE.

Age.	End of 2 Years.	End of 4 Years.	End of 6 Year.	End of 8 Year.	End of 10 Years.	End of 12 Years.	End of 14 Year.	End of 16 Year.	End of 18 Year.	End of 20 Years.
	$	$	$	$	$	$	$	$	$	$
20	14 88	30 47	47 73	66 17	85 23	104 99	125 82	147 71	170 46	194 21
21	15 11	31 6[illegible]	49 75	68 65	88 17	108 50	130 13	152 64	176 03	200 61
22	15 82	33 34	52 06	71 41	91 47	112 61	134 83	157 93	182 03	207 61
23	16 82	35 18	54 36	74 18	94 91	116 79	139 64	163 39	188 35	214 96
24	17 87	36 82	56 48	76 86	98 34	120 93	144 39	168 89	194 87	222 43
25	18 67	38 19	58 34	79 43	101 68	124 93	149 08	174 47	201 53	229 99
26	19 36	39 38	60 13	82 00	104 99	128 88	153 82	180 27	208 34	237 57
27	19 89	40 42	61 92	84 59	108 27	132 89	158 76	186 34	215 34	245 18
28	20 41	41 57	63 87	87 32	111 68	137 11	164 09	192 71	222 52	252 96
29	20 95	42 88	66 01	90 18	115 29	141 69	169 83	199 41	229 87	260 99
30	21 60	44 37	68 30	93 17	119 13	146 67	175 88	206 32	237 40	269 28
31	22 40	46 02	70 71	96 36	123 22	152 06	182 28	213 38	245 18	277 91
32	23 27	47 73	73 15	99 68	127 83	157 69	188 89	220 56	253 15	286 88
33	24 17	49 42	75 66	103 24	132 64	163 55	195 36	227 89	261 37	296 12
34	25 05	51 07	78 24	107 05	137 62	169 47	201 99	235 35	269 90	305 55
35	25 88	52 77	81 03	111 16	142 83	175 44	208 76	243 08	278 69	315 21
36	26 70	54 56	84 12	115 47	148 14	181 49	215 71	251 14	287 71	325 06
37	27 60	56 62	87 54	120 06	153 53	187 74	222 97	259 53	297 01	335 12
38	28 63	58 99	91 21	124 77	159 04	194 20	230 60	268 18	306 54	345 41
39	29 84	61 64	95 08	129 51	164 69	200 91	238 51	277 06	316 25	355 90
40	31 26	64 43	98 93	134 26	170 45	207 93	246 61	286 10	326 12	366 49
41	32 79	67 25	102 73	139 00	176 34	[illegible]	254 83	295 22	336 09	377 06
42	34 23	69 90	106 32	143 6[illegible]	[illegible]	[illegible]	263 06	304 37	346 04	387 52
43	35 63	72 32	109 81	148 [illegible]	[illegible]	[illegible]	271 33	313 59	355 94	397 87
44	36 93	74 64	113 33	153 3[illegible]	[illegible]	250 94	279 71	322 86	365 81	408 11
45	38 04	76 92	116 95	158 50	201 10	244 40	288 22	332 14	375 62	418 34
46	39 16	79 33	120 92	163 85	207 68	252 09	296 90	341 49	385 41	428 71
47	40 42	82 03	125 22	169 51	214 52	260 08	305 73	350 93	395 34	439 36
48	41 81	85 09	129 77	175 39	221 61	268 24	314 65	360 36	405 43	450 33
49	43 37	88 38	134 53	181 44	228 91	276 49	323 59	369 87	415 75	461 77
50	45 17	91 81	139 41	187 65	236 32	284 75	332 46	379 49	426 35	473 46
51	47 03	95 29	144 33	193 96	243 69	292 92	341 30	389 26	437 7	485 16
52	48 84	98 70	149 22	200 18	250 91	300 97	350 13	399 21	448 54	496 56
53	50 62	102 08	154 16	206 35	258 01	308 78	359 10	409 59	459 74	507 35
54	52 42	105 53	159 12	212 45	264 98	316 77	368 36	420 23	470 71	517 27
55	54 21	109 06	164 03	218 45	271 92	324 93	378 11	430 94	481 09	526 26
56	56 05	112 60	168 88	224 32	278 97	333 42	383 16	441 43	490 57	535 11
57	57 95	116 12	173 66	230 19	286 24	342 47	398 32	451 35	499 11	543 68
58	59 90	119 53	178 25	236 15	293 84	351 82	408 26	460 32	507 50	552 07
59	61 70	122 78	182 80	242 30	301 99	361 28	417 57	468 27	515 58	560 51
60	63 43	125 80	187 48	248 84	310 52	370 55	425 93	476 12	523 53	568 77

INSTITUTE OF ACTUARIES EXPERIENCE (HM.) AND 3½ PER CENT. INTEREST.

WHOLE LIFE.

Age.	End of 22 Years.	End of 24 Years.	End of 26 Years.	End of 28 Years.	End of 30 Years.	End of 32 Years.	End of 34 Years.	End of 36 Years.	End of 38 Years.	End of 40 Years.
	$	$	$	$	$	$	$	$	$	$
20	219 40	246 12	273 97	302 39	331 56	361 75	392 93	424 75	456 99	489 52
21	226 82	254 37	282 74	311 73	341 58	372 56	404 32	436 61	469 28	502 03
22	234 73	263 00	291 85	321 46	352 11	383 75	416 08	448 79	481 81	514 68
23	242 94	271 73	301 17	331 48	362 93	395 18	427 96	461 14	494 39	527 30
24	251 15	280 47	310 55	341 70	373 85	406 67	439 93	473 48	506 87	539 76
25	259 28	289 22	320 04	352 03	384 84	418 18	451 92	485 74	519 22	552 11
26	267 43	298 05	329 76	362 50	395 91	429 78	463 93	497 93	531 42	564 44
27	275 69	307 10	339 70	373 13	407 11	441 49	475 95	510 07	543 59	576 82
28	284 19	316 53	349 91	383 99	418 52	453 35	488 02	522 17	555 84	589 38
29	293 04	326 31	360 41	395 04	430 16	465 32	500 13	534 33	568 23	602 24
30	302 29	336 36	371 15	406 40	441 96	477 35	512 21	546 58	580 82	615 24
31	311 89	346 72	382 13	417 97	453 88	489 43	524 36	558 99	593 73	628 24
32	321 71	357 27	393 29	429 64	465 81	501 44	536 57	571 57	606 75	640 99
33	331 76	367 98	404 63	441 37	477 73	513 47	548 89	584 42	619 73	653 24
34	341 95	378 84	416 05	453 09	489 57	525 53	561 36	597 38	632 43	664 77
35	352 33	389 89	427 53	464 80	501 42	537 72	574 13	610 31	644 65	675 59
36	362 88	401 05	439 04	476 45	513 34	550 09	587 04	622 99	656 16	686 22
37	373 68	412 32	450 58	488 17	525 44	562 82	599 96	635 21	666 97	696 60
38	384 62	423 65	462 09	499 99	537 75	575 71	612 65	646 73	677 62	706 79
39	395 64	434 99	473 64	511 97	550 41	588 60	624 86	657 52	687 90	716 93
40	406 67	446 24	485 26	524 13	563 21	601 24	636 32	668 11	698 15	726 81
41	417 61	457 43	496 96	536 58	575 95	613 32	646 98	678 39	708 22	736 13
42	428 37	468 65	508 77	549 11	588 37	624 58	657 40	688 41	718 00	744 51
43	439 06	479 90	520 87	561 57	600 21	635 02	667 49	698 33	727 19	752 08
44	449 81	491 36	533 13	573 77	611 27	645 26	677 36	708 00	735 45	758 62
45	460 69	503 17	545 37	585 44	621 53	655 20	687 18	717 10	742 91	764 58
46	471 86	515 22	557 43	596 37	631 66	664 99	696 80	725 30	749 37	770 67
47	483 52	527 40	569 05	606 56	641 57	674 81	705 92	732 75	755 27	[illegible] 57
48	495 47	539 40	579 92	616 65	651 34	684 45	714 11	739 15	761 33	785 34
49	507 49	550 89	589 99	626 47	661 11	693 53	721 49	744 96	768 20	795 58
50	519 30	561 59	599 92	636 13	670 68	701 64	727 77	750 91	775 97	808 16
51	530 53	571 40	609 54	645 75	679 64	708 87	733 40	757 70	786 31	821 70
52	540 85	580 99	618 91	655 10	687 52	714 89	739 13	765 37	799 08	836 23
53	550 24	590 26	628 26	663 82	694 49	720 24	745 73	775 76	812 89	852 92
54	559 48	599 35	637 39	671 48	700 25	725 73	753 32	788 77	827 82	870 19
55	568 41	608 44	645 89	678 20	705 32	732 18	763 80	802 92	845 07	887 40
56	577 18	617 33	653 30	683 67	710 56	739 68	777 08	818 30	863 01	903 56
57	586 00	625 60	659 76	688 43	716 83	750 27	791 62	836 19	880 95	915 74
58	594 61	632 71	664 89	693 37	724 21	763 85	807 51	854 87	897 83	.....
59	602 55	638 81	669 25	699 39	734 80	778 79	826 11	873 6[illegible]	910 55	.....
60	609 31	643 53	673 84	706 65	748 80	795 24	845 63	891 32	.....	.....

INSTITUTE OF ACTUARIES EXPERIENCE (HM.) AND 3½ PER CENT. INTEREST.

WHOLE LIFE.

Age.	End of 42 Years.	End of 44 Years.	End of 46 Years.	End of 48 Years.	End of 50 Years.	End of 52 Years.	End of 54 Years.	End of 56 Years.	End of 58 Years.	End of 60 Years.
	$	$	$	$	$	$	$	$	$	$
20	521 90	553 79	585 23	616 55	648 04	678 68	706 95	732 57	756 77	779 87
21	534 44	566 30	597 87	629 55	661 02	690 89	717 80	742 91	766 75	789 07
22	547 04	578 96	610 76	642 72	673 82	702 52	728 53	753 10	776 54	797 55
23	559 64	591 71	623 87	655 82	686 15	713 47	738 97	763 18	785 83	805 37
24	572 19	604 50	636 97	668 58	697 74	724 17	749 13	772 95	794 29	812 31
25	584 72	617 43	649 93	680 78	708 57	734 50	759 13	782 17	802 04	818 72
26	597 33	630 39	662 57	692 26	719 16	744 58	768 83	790 56	808 91	825 15
27	610 16	643 27	674 71	703 03	729 45	754 54	778 02	798 27	815 27	832 11
28	623 10	655 91	686 18	713 62	739 54	764 27	786 43	805 14	821 70	839 64
29	636 03	668 11	697 00	728 96	749 56	773 52	794 18	811 53	8 8 70	848 93
30	648 74	679 64	707 65	734 11	759 36	781 98	801 08	817 99	836 30	859 82
31	661 00	690 32	718 05	744 20	768 67	789 78	807 49	825 04	845 70	871 25
32	672 57	701 20	728 24	754 05	777 17	796 69	813 97	832 68	856 72	883 21
33	683 43	711 59	738 34	763 37	784 96	803 06	821 03	842 16	868 30	896 47
34	694 06	721 77	748 19	771 86	791 84	809 54	828 70	853 31	880 43	909 85
35	704 45	731 86	757 51	779 63	798 20	816 60	838 25	865 04	893 [illegible]	922 90
36	714 62	741 72	766 00	786 49	804 64	824 30	849 54	877 36	907 54	934 91
37	724 74	751 07	773 78	792 84	811 72	833 98	861 45	891 09	920 85	943 98
38	734 83	759 58	780 64	799 29	819 48	845 42	874 00	905 00	933 12	
39	744 00	767 36	786 96	806 38	829 24	857 52	888 00	918 60	942 39	
40	752 49	774 17	793 37	814 16	840 86	870 28	902 20	931 15		
41	760 20	780 41	800 42	823 99	853 14	884 55	916 10	940 62		
42	766 89	786 70	808 16	835 72	866 10	899 05	928 93			
43	772 97	793 66	818 03	848 16	880 64	913 25	938 60			
44	779 14	801 36	829 90	861 35	895 47	926 41				
45	786 03	811 30	842 55	876 23	910 05	936 83				
46	793 74	823 38	856 03	891 46	923 59					
47	803 84	836 32	871 33	906 49	933 82					
48	816 18	850 17	887 04	920 47						
49	829 43	865 91	902 55	931 03						
50	843 63	882 11	917 00							
51	859 84	898 13	927 90							
52	876 53	913 08								
53	893 10	924 34								
54	908 61									
55	920 31									
	End of 77 Years.	End of 76 Years.	End of 74 Years.	End of 72 Years.	End of 70 Years.	End of 68 Years.	End of 66 Years.	End of 64 Years.	End of 62 Years.	
	$	$	$	$	$	$	$	$	$	
				950 [illegible]	930 74	904 69	878 76	854 70	835 24	25
			$	942 78	918 72	892 19	867 74	845 54	828 27	24
		$	951 80	931 90	906 30	880 80	857 14	838 01	821 77	23
		952 53	943 68	920 00	893 90	869 83	847 99	830 98	815 28	22
	$	932 93	932 93	907 71	882 60	859 30	840 46	824 46	808 31	21
20	952 88	944 52	921 20	895 48	871 77	850 25	833 50	818 03	800 56	20

Age.	End of 40 Years.
	$
35	489 52
34	502 03
33	514 68
32	527 30
31	539 76
30	552 11
29	564 44
28	576 82
27	589 38
26	602 24
25	615 24
24	628 24
23	640 99
22	653 24
21	664 77
20	675 59
19	686 22
18	696 60
17	706 79
16	716 93
15	726 81
14	736 13
13	744 51
12	752 08
11	758 62
10	764 58
9	767
8	775 57
7	775 34
6	775 58
5	778 16
4	781 70
3	786 23
2	792 92
1	800 19
0	807 40
1	813 56
2	815 74
3	....
4	....
5	....

NOTE.—For ages 20 to 35, duration 62 to 77 years, the Reserve Values read up from bottom of the columns and from right to left.

INSTITUTE OF ACTUARIES' EXPERIENCE WITH 3½ PER CENT INTEREST.

TEN PREMIUM LIFE POLICY.

RESERVE AT END OF

Age.	1 Year.	2 Years.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.
	$	$	$	$	$	$	$	$	$	$
20	28 76	58 33	89 04	121 12	154 65	189 59	225 95	263 68	302 81	343 43
25	32 01	65 31	99 81	135 53	172 56	210 93	250 81	292 28	335 43	380 33
30	35 30	71 94	110 00	149 56	190 66	233 37	277 71	323 78	371 72	421 65
35	39 18	79 78	121 86	165 58	211 03	258 38	307 77	359 27	412 92	468 84
40	43 28	88 37	135 31	184 11	234 84	287 51	342 20	399 08	458 36	520 23
45	48 20	98 03	149 61	203 15	258 78	316 75	377 26	440 45	506 50	575 66
50	52 44	106 95	163 57	222 38	283 50	347 34	413 89	483 54	555 66	633 61
55	57 06	116 11	177 34	240 99	307 25	376 39	448 81	524 96	605 44	691 04

FIFTEEN PREMIUM LIFE POLICY.

20	19 38	39 19	59 71	81 17	103 65	127 08	151 44	176 64	202 70	229 [illegible]
25	21 74	44 35	67 69	91 78	116 66	142 35	168 98	196 61	225 31	255 09
30	23 96	48 76	74 46	101 11	128 73	157 34	186 93	217 56	249 33	282 32
35	26 65	54 16	82 56	111 95	142 41	174 07	207 04	241 33	276 92	312 88
40	29 50	60 18	92 04	125 02	159 18	194 44	230 79	268 34	307 23	347 55
45	33 05	66 98	101 86	137 81	174 92	213 34	253 19	294 52	337 34	381 79
50	35 95	73 08	111 37	150 80	191 44	233 34	276 59	321 31	367 68	415 79
55	39 42	79 76	121 09	163 52	207 03	251 69	297 62	344 98	393 95	444 94

TWENTY PREMIUM LIFE POLICY.

20	14 82	29 87	45 44	61 74	78 84	96 66	115 19	134 30	153 99	174 29
25	16 76	34 18	52 11	70 55	89 54	109 08	129 28	150 20	171 88	194 33
30	18 47	37 55	57 27	77 68	98 79	120 58	143 04	166 21	190 15	214 94
35	20 65	41 88	63 73	86 26	109 54	133 68	158 78	184 83	211 77	239 63
40	22 97	46 83	71 54	97 04	123 35	150 35	178 02	206 42	235 65	265 77
45	26 03	52 58	79 72	107 52	136 04	165 39	195 68	226 86	258 92	291 91
50	28 57	57 93	88 02	118 78	150 23	182 95	215 18	248 75	283 15	318 35

TEN YEAR ENDOWMENT.

30	82 40	168 19	257 54	250 66	447 73	548 93	654 48	764 65	879 72	.....
40	81 55	166 69	255 54	348 26	445 05	546 11	651 73	762 30	878 24	.....
50	80 19	163 91	251 37	342 80	438 58	539 09	644 84	756 42	874 53	...

FIFTEEN YEAR ENDOWMENT

30	49 36	100 67	154 04	209 59	267 40	327 56	390 17	455 38	523 35	594 29
40	48 88	99 83	152 91	208 14	265 61	325 37	387 51	452 25	519 83	590 47
50	48 48	98 81	151 03	205 10	261 46	319 96	380 91	444 58	511 27	581 29

TWENTY YEAR ENDOWMENT.

30	33 38	68 03	103 99	141 37	180 19	220 51	262 36	305 83	351 03	398 10
40	33 40	68 17	104 31	141 78	180 63	220 83	262 37	305 41	350 08	396 51
50	34 30	69 69	106 15	143 64	182 23	221 94	262 86	305 09	348 79	394 00

INSTITUTE OF ACTUARIES' EXPERIENCE WITH 3½ PER CENT. INTEREST.

FIFTEEN PREMIUM LIFE POLICY.

RESERVE AT END OF

Age.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.	19 Years.
	$	$	$	$	$	$	$	$	$
20	257 55	286 50	316 57	347 84	380 33	.....	.....	.....	.....
25	285 98	318 01	351 23	385 75	421 65	.....	.....	.....	.....
30	316 65	352 44	389 71	428 49	468 84	.....	.....	.....	.....
35	352 15	391 80	432 93	475 70	520 23	.....	.....	.....	.....
40	389 48	433 16	478 68	526 12	575 66	.....	.....	.....	.....
45	427 96	476 02	526 15	578 61	633 61	.....	.....	.....	.....
50	465 81	517 99	572 65	630 15	691 04	.....	.....	.....	.....
55	498 35	554 67	614 48	678 49	747 38	.....	.....	.....	.....

TWENTY PREMIUM LIFE POLICY.

20	195 23	216 92	239 41	262 73	286 92	311 98	337 83	364 80	392 68
25	217 55	241 53	266 38	292 01	318 64	346 34	375 19	405 22	436 42
30	240 69	267 48	295 33	324 19	354 12	385 07	417 06	450 17	484 53
35	268 33	297 88	328 34	359 83	392 41	426 23	461 41	497 99	536 03
40	296 90	329 15	362 53	397 05	432 80	469 84	508 28	548 28	590 01
45	325 85	360 81	396 87	434 17	472 75	512 73	554 30	597 67	643 11
50	354 40	391 37	429 37	468 53	509 16	551 57	596 13	643 26	693 53

FIFTEEN YEAR ENDOWMENT.

30	668 37	745 80	826 75	911 40	.....	.....	.....	.....	.....
40	664 46	742 10	823 66	909 49	.....	.....	.....	.....	.....
50	655 06	733 09	816 08	904 68	.....	.....	.....	.....	.....

TWENTY YEAR ENDOWMENT.

30	447 19	498 43	551 91	607 72	665 97	726 80	790 38	856 93	926 72
40	444 90	495 43	548 21	603 39	661 19	721 84	785 66	853 00	924 28
50	440 90	489 69	540 62	594 02	650 38	710 27	774 32	843 30	918 16

RESERVE VALUES PER $1000.

Institute of Actuaries' Experience (Hm.) and 4 per cent. Interest.

WHOLE LIFE.

Age.	End of 2 Years.	End of 4 Years.	End of 6 Years.	End of 8 Years.	End of 10 Years.	End of 12 Years.	End of 14 Years.	End of 16 Years.	End of 18 Years.	End of 20 Years
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
20	13 23	27 15	42 76	59 57	77 02	95 20	114 49	134 90	156 24	178 64
21	13 43	28 81	44 71	61 97	79 86	98 76	118 70	139 74	161 71	184 96
22	14 11	29 93	46 96	64 65	83 07	102 62	123 31	144 93	167 63	191 89
23	15 08	31 71	49 20	67 34	86 43	106 71	128 03	150 30	173 87	199 19
24	16 04	33 32	51 25	69 95	89 77	110 76	132 69	155 71	180 32	206 62
25	16 88	34 64	53 05	72 44	93 08	114 67	137 28	161 21	186 92	214 14
26	17 55	35 79	54 78	74 93	96 26	118 55	141 94	166 96	193 68	221 70
27	18 06	36 79	56 51	77 45	99 47	122 47	146 81	172 96	200 64	229 30
28	18 56	37 89	58 40	80 11	102 79	126 61	152 07	179 27	207 79	237 06
29	19 07	39 16	60 48	82 91	106 33	131 11	157 75	185 94	215 12	245 12
30	19 70	40 60	62 72	85 83	110 10	136 04	163 75	192 81	222 65	253 43
31	20 47	42 22	65 07	88 95	114 22	141 37	170 11	199 86	230 44	262 10
32	21 32	43 88	67 46	92 21	118 68	146 95	176 59	207 03	238 43	271 13
33	22 20	45 53	69 91	95 71	123 42	152 76	183 14	214 35	246 68	280 44
34	23 05	47 15	72 44	99 48	128 37	158 66	189 76	221 84	255 25	289 97
35	23 86	48 79	75 18	103 53	133 53	164 59	196 52	229 58	264 11	299 72
36	24 66	50 55	78 23	107 80	138 80	170 64	203 47	237 68	273 21	300 68
37	25 54	52 57	81 61	112 35	144 17	176 88	210 74	246 12	282 60	319 88
38	26 55	54 92	85 24	117 03	149 67	183 33	218 41	254 83	292 23	330 33
39	27 74	57 54	89 08	121 74	155 30	190 06	226 36	263 80	302 06	341 00
40	29 15	60 29	92 95	126 48	161 06	197 09	234 51	272 93	312 07	351 77
41	30 65	63 10	96 69	131 21	166 95	204 29	242 79	282 15	322 20	362 53
42	32 08	65 72	100 25	135 87	172 98	211 53	251 10	291 41	332 31	373 20
43	33 47	68 12	103 73	140 61	179 13	218 85	259 45	300 76	342 37	383 77
44	34 75	70 43	107 24	145 58	185 40	226 28	267 93	310 18	352 43	394 24
45	35 85	72 70	110 85	150 70	191 80	233 80	276 55	319 60	362 43	404 70
46	36 97	75 09	114 81	156 07	198 42	241 57	285 34	329 12	372 43	415 33
47	38 21	77 79	119 12	161 75	205 31	249 65	294 30	338 72	382 56	426 23
48	39 59	80 84	123 68	167 65	212 46	257 91	303 36	348 34	392 88	437 48
49	42 14	84 12	128 44	173 74	219 83	266 26	312 45	358 03	403 44	449 21
50	42 94	87 55	133 34	179 99	227 32	274 65	[illegible] 48	367 86	414 30	461 21
51	44 82	91 04	138 28	186 36	234 78	282 95	330 48	377 84	425 58	473 26
52	46 61	94 45	143 20	192 65	242 10	291 03	339 49	388 01	437 04	484 98
53	48 39	97 85	148 18	198 87	249 30	299 07	348 64	398 63	448 54	496 12
54	50 18	101 31	153 18	205 05	256 37	307 20	358 10	400 52	459 80	506 36
55	51 97	104 86	158 13	211 13	263 42	315 52	368 04	420 50	470 50	515 67
56	53 83	108 44	163 05	217 08	270 60	324 18	378 32	431 26	480 28	524 84
57	55 79	111 98	167 88	223 04	278 00	333 40	388 73	441 47	489 12	533 71
58	57 71	115 43	172 54	229 10	285 73	342 95	398 91	450 71	497 80	542 42
59	59 51	118 71	177 14	235 34	294 01	352 61	408 47	458 93	506 16	551 18
60	61 25	121 86	181 88	241 98	302 71	362 09	417 07	467 04	514 40	559 78

RESERVE VALUES PER $1000.

Institute of Actuaries' Experience (Hm.) and 4 per cent. Interest.

WHOLE LIFE.

Age.	End of 22 Years.	End of 24 Years.	End of 26 Years.	End of 28 Years.	End of 30 Years.	End of 32 Years.	End of 34 Years.	End of 36 Years.	End of 38 Years.	End of 40 Years.
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
20	202 58	228 16	254 98	282 52	310 93	340 52	371 26	402 81	434 96	467 57
21	209 94	236 38	263 76	291 90	321 03	351 46	382 85	414 92	447 56	480 44
22	217 81	245 00	272 91	301 69	331 68	362 83	394 80	427 38	460 43	493 48
23	225 99	253 74	282 26	311 79	342 63	374 45	406 96	440 04	473 37	506 52
24	234 19	262 50	291 69	322 11	353 71	386 14	419 19	452 71	486 23	519 40
25	242 31	271 27	301 25	332 57	364 87	397 88	431 47	465 30	498 96	532 17
26	250 47	280 15	311 06	343 17	376 13	409 72	443 78	477 85	511 56	544 95
27	258 75	289 25	321 11	353 96	387 54	421 70	456 12	490 35	524 14	557 80
28	267 28	298 75	331 43	364 98	399 17	433 84	468 52	502 83	536 82	570 84
29	276 18	308 62	342 07	376 27	411 07	446 11	480 98	515 39	549 66	584 22
30	285 49	318 79	352 98	387 81	423 14	458 47	493 43	528 06	562 73	597 76
31	295 17	329 28	364 14	399 61	435 34	470 89	505 96	540 91	576 14	611 32
32	305 10	339 97	375 50	411 55	447 59	483 25	518 58	553 94	589 67	624 62
33	315 26	350 85	387 07	423 54	459 83	495 64	531 31	567 28	603 19	637 43
34	325 60	361 90	398 73	435 56	472 00	508 09	544 23	580 74	616 44	649 50
35	336 11	373 15	410 45	447 57	484 19	520 67	557 45	594 19	629 20	660 83
36	346 84	384 54	422 24	459 54	496 48	533 47	570 84	607 39	641 23	671 99
37	357 83	396 04	434 06	471 58	508 95	546 63	584 26	620 13	652 54	682 87
38	368 98	407 63	445 87	483 75	521 67	559 99	597 46	632 16	663 69	693 58
39	380 21	419 23	457 73	496 08	534 75	573 37	610 18	643 43	674 56	704 22
40	391 47	430 76	469 67	508 63	547 90	586 49	622 12	654 52	685 22	714 63
41	402 66	442 26	481 71	521 48	561 20	599 06	633 26	665 27	695 79	724 45
42	413 67	453 75	493 88	534 42	574 07	610 78	644 15	675 77	706 07	733 28
43	424 62	465 32	506 35	547 32	586 38	621 67	654 69	686 17	715 73	741 28
44	435 64	477 10	518 99	559 96	597 88	632 35	665 02	696 32	724 44	748 21
45	446 80	489 25	531 65	572 05	608 56	642 73	675 30	705 89	732 32	754 52
46	458 28	501 67	544 11	583 40	619 12	652 96	685 39	714 52	739 15	760 96
47	470 26	514 23	556 14	594 01	629 45	663 23	694 95	722 36	745 39	768 23
48	482 55	526 61	567 41	604 50	639 64	673 32	703 56	729 13	751 78	776 39
49	494 93	538 51	577 88	614 72	649 84	682 83	711 33	735 27	759 02	787 11
50	507 10	549 58	588 19	624 79	659 85	691 34	717 97	741 55	767 17	800 24
51	518 70	559 76	598 19	634 82	669 22	698 95	723 91	748 68	777 97	814 38
52	529 37	569 72	607 95	644 58	677 49	705 31	729 95	756 72	791 28	829 54
53	539 11	579 34	617 68	653 70	684 82	710 96	736 89	767 55	805 67	846 92
54	548 68	588 78	627 21	661 73	690 91	716 75	744 83	781 08	821 20	864 92
55	557 94	598 24	636 09	668 79	696 26	723 51	755 73	795 78	839 14	882 87
56	567 06	607 51	643 85	674 57	701 78	731 35	769 51	811 76	857 79	899 70
57	576 22	616 14	650 63	679 61	708 35	742 34	784 59	830 32	876 44	912 41
58	585 18	623 59	656 06	684 82	716 06	756 40	801 05	849 70	894 00	.....
59	593 46	629 99	660 68	691 12	727 12	771 86	820 29	869 14	907 23	.....
60	600 54	634 99	665 51	698 67	741 48	788 86	840 49	887 50	.....	.....

Institute of Actuaries' Experience (Hm.) and 4 per cent. Interest.

WHOLE LIFE.

Age.	Five Annual Premiums. End of 1 Year.	End of 2 Years.	End of 3 Years.	End of 4 Years.	End of 5 Years.	Ten Annual Premiums. End of 2 Years.	End of 4 Years.	End of 6 Years.	End of 8 Years.	End of 10 Years.
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
20	49 59	101 13	155 02	211 51	270 74	50 41	105 12	165 49	231 23	302 66
21	50 40	103 06	158 27	216 15	276 78	51 23	107 55	169 38	236 54	309 43
22	51 38	105 36	161 89	221 10	283 06	52 50	110 38	173 55	242 01	316 40
23	52 65	107 92	165 76	226 27	289 47	54 05	113 39	177 78	247 56	323 57
24	53 99	110 58	169 73	231 50	296 00	55 63	116 31	181 97	253 22	330 97
25	55 34	113 28	173 66	236 76	302 66	57 13	119 06	186 06	258 99	338 58
26	56 73	115 85	177 63	242 08	309 43	58 51	121 72	190 22	264 90	346 39
27	57 97	118 43	181 55	247 45	316 40	59 75	124 39	194 45	270 96	354 37
28	59 19	121 03	185 51	252 98	323 57	60 99	126 97	198 83	277 17	362 51
29	60 53	123 61	189 62	258 69	330 97	62 24	129 79	203 39	283 53	370 86
30	61 80	126 38	193 88	264 60	338 58	63 59	132 77	208 09	290 02	379 43
31	63 21	129 23	198 40	270 70	346 39	65 07	135 90	212 91	296 68	388 31
32	64 63	132 23	202 96	276 95	354 37	66 64	139 10	217 78	303 52	397 52
33	66 13	135 33	207 65	283 33	362 51	68 23	142 30	222 74	310 60	407 06
34	67 70	138 47	212 46	289 81	370 86	69 81	145 48	227 80	317 95	416 85
35	69 25	141 60	217 24	296 44	379 43	71 35	148 70	233 05	325 57	426 90
36	70 79	144 76	222 14	303 24	388 31	72 87	152 00	238 56	333 40	437 12
37	72 31	147 96	227 19	310 32	397 52	74 45	155 51	244 34	341 45	447 45
38	74 01	151 38	232 58	317 70	407 06	76 13	159 30	250 31	349 62	457 92
39	75 67	154 89	238 12	325 36	416 85	77 98	163 32	256 47	357 85	468 56
40	77 46	158 67	243 90	333 22	426 90	80 02	167 47	262 67	366 15	479 38
41	79 40	162 59	249 87	341 27	437 12	82 17	171 67	268 81	374 52	490 4[illegible]
42	81 36	166 58	255 85	349 40	447 45	84 25	175 75	274 85	382 93	501 74
43	83 28	170 57	261 89	357 54	457 92	86 29	179 63	280 85	391 46	513 27
44	85 32	174 53	267 90	365 75	468 56	88 21	183 40	286 84	400 16	524 96
45	87 21	178 35	273 80	374 04	479 38	89 95	187 10	292 88	408 98	536 82
46	89 00	182 15	279 84	382 45	490 43	91 64	190 83	299 11	417 89	548 81
47	90 88	186 08	286 03	391 07	501 74	93 41	194 72	305 50	426 93	560 90
48	92 81	190 08	292 27	399 91	513 27	95 25	198 83	311 98	436 03	573 09
49	94 75	194 18	298 78	408 92	524 96	97 19	203 05	318 52	445 16	585 39
50	96 75	198 51	305 42	418 04	536 82	99 31	207 31	325 05	454 31	597 73
51	98 96	202 86	312 07	427 25	548 81	101 46	211 53	331 52	463 45	610 07
52	101 08	207 09	318 81	436 49	560 90	103 47	215 61	337 87	472 48	622 37
53	103 05	211 41	325 42	445 75	573 09	105 42	219 57	344 14	481 37	634 61
54	105 19	215 64	332 10	455 03	585 39	107 31	223 45	350 28	490 10	646 75
55	107 06	219 75	338 60	464 33	597 73	109 13	227 28	356 23	498 63	658 83
56	109 07	223 91	345 20	473 60	610 07	110 92	230 99	361 96	506 89	670 8[illegible]
57	111 06	228 12	351 70	482 79	622 37	112 71	234 51	367 41	514 94	682 9[illegible]
58	113 07	232 17	358 06	491 86	634 61	114 39	237 77	372 49	522 79	695 [illegible]
59	114 90	235 93	364 29	500 75	646 75	115 84	240 67	377 22	530 45	707 [illegible]
60	116 61	239 72	370 31	509 45	658 83	117 10	243 19	[illegible] 68	537 97	719 [illegible]

Institute of Actuaries' Experience (Hm.) and 4 per cent. Interest.

WHOLE LIFE.

Fifteen Annual Premiums.

Age.	End of 3 Years.	End of 5 Years.	End of 7 Years.	End of 9 Years.	End of 11 Years.	End of 13 Years.	End of 15 Years.
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
20	51 64	90 08	132 30	177 93	227 12	280 47	338 58
21	52 72	92 40	135 61	182 13	232 34	[illegible] 95	346 39
22	54 31	95 09	139 12	186 49	237 82	[illegible] 68	354 37
23	56 09	97 81	142 65	190 98	243 48	[illegible] 56	362 51
24	57 86	100 38	146 07	195 51	249 24	[illegible] 55	370 86
25	59 41	102 77	149 43	200 07	255 05	314 63	379 43
26	60 79	105 01	152 79	204 [illegible]	260 91	321 85	388 31
27	62 03	107 23	156 22	209 35	266 83	329 25	397 52
28	63 26	109 56	159 77	214 11	272 89	336 91	407 06
29	64 60	112 05	163 45	218 96	279 14	344 [illegible]	416 85
30	66 05	114 67	167 20	[illegible] 94	285 63	353 17	426 90
31	67 06	117 42	171 05	229 09	292 44	361 69	437 11
32	69 32	120 16	174 95	234 45	299 51	370 42	447 45
33	70 99	122 88	178 95	240 05	306 76	379 23	457 92
34	72 60	125 62	183 10	245 88	314 20	388 20	468 56
35	74 16	128 42	187 48	251 87	321 71	397 21	479 38
36	75 76	131 39	192 10	258 03	[illegible] 25	406 34	490 43
37	77 45	134 64	196 90	264 27	[illegible] 86	415 60	501 74
38	79 36	138 15	201 89	270 53	344 56	425 05	513 27
39	81 50	141 80	206 90	276 79	352 34	434 71	524 96
40	82 81	145 55	211 84	283 07	360 24	444 54	536 82
41	86 13	149 20	216 66	289 32	368 27	454 44	548 81
42	88 38	152 60	221 36	295 57	376 36	464 41	560 90
43	90 43	155 81	225 95	301 90	384 45	474 40	573 09
44	92 30	158 93	230 57	308 27	392 56	484 42	585 39
45	94 00	161 96	235 28	314 63	400 65	494 44	597 73
46	95 73	165 13	240 11	321 06	408 75	504 51	610 07
47	97 55	168 54	245 06	327 54	416 88	514 55	622 37
48	99 55	172 14	250 10	334 04	425 05	524 53	634 61
49	101 74	175 78	255 14	340 53	433 14	534 39	646 75
50	104 07	179 49	260 18	347 02	441 10	544 09	658 83
51	106 35	183 11	265 12	353 35	448 85	553 56	670 89
52	108 52	186 57	269 94	359 43	456 29	562 80	682 97
53	110 58	189 92	274 57	365 23	463 38	571 87	695 07
54	112 59	193 23	278 98	370 71	470 18	580 80	707 29
55	114 53	196 38	283 11	375 77	476 70	589 58	719 50

Institute of Actuaries' Experience (Hm.) and 4 per cent. Interest.

Age	WHOLE LIFE. TWENTY ANNUAL PREMIUMS.																							
	End of 2 Years.		End of 4 Years.		End of 6 Years.		End of 8 Years.		End of 10 Years.		End of 12 Years.		End of 14 Years.		End of 16 Years.		End of 18 Years.		End of 20 Years.	
	$	c.	$	c.	$	c.	$	c.	$	c.	$	c.	$	c.	$	c.	$	c.	$	c.
20	25	81	53	54	84	26	117	65	153	37	191	70	233	21	278	18	326	75	379	43
21	26	14	54	95	86	63	120	66	157	04	196	26	238	77	284	70	334	33	388	31
22	26	93	56	79	89	23	123	87	160	98	201	12	244	57	291	42	342	14	397	52
23	28	00	58	79	91	82	127	08	165	04	206	13	250	47	298	29	350	24	407	06
24	29	06	60	62	94	26	130	24	169	12	211	14	256	38	305	28	358	61	416	85
25	30	02	62	19	96	46	133	31	173	16	216	09	262	31	312	45	367	25	426	90
26	30	80	63	50	98	60	136	39	177	19	221	02	268	34	319	87	376	08	437	12
27	31	42	64	85	100	73	139	49	181	19	226	00	274	54	327	53	385	14	447	45
28	32	03	66	18	102	99	142	68	185	26	231	14	281	04	335	42	394	33	457	92
29	32	64	67	64	105	40	145	96	189	47	236	53	287	85	343	54	403	63	468	56
30	33	35	69	26	107	92	149	31	193	84	242	22	294	87	351	79	413	03	479	38
31	34	18	71	01	110	51	152	80	198	46	248	22	302	12	360	11	422	58	490	43
32	35	08	72	79	113	10	156	38	203	35	254	39	309	45	368	50	432	27	501	74
33	36	00	74	54	115	72	160	13	208	45	260	71	316	78	376	98	442	14	513	27
34	36	88	76	22	118	39	164	09	213	68	267	06	324	12	385	54	452	23	524	96
35	37	71	77	92	121	20	168	26	219	05	273	39	331	52	394	25	462	49	536	82
36	38	50	79	68	124	26	172	57	224	45	279	72	339	00	403	16	472	87	548	81
37	39	36	81	65	127	58	177	07	229	85	286	13	346	63	412	23	483	38	560	90
38	40	32	83	91	131	09	181	63	235	28	292	61	354	46	421	41	493	97	573	09
39	41	44	86	39	134	73	186	13	240	73	299	23	362	43	430	58	504	62	585	39
40	42	76	88	96	138	35	190	58	246	20	305	99	370	45	439	97	515	32	597	73
41	44	15	91	54	141	78	194	95	251	70	312	81	378	48	449	24	526	03	610	07
42	45	45	93	92	145	00	199	19	257	24	319	57	386	44	458	47	536	70	622	37
43	46	69	96	04	148	07	203	41	262	78	326	28	394	32	467	65	547	26	634	61
44	47	80	98	01	151	00	207	74	268	31	332	96	402	16	476	75	557	71	646	75
45	48	72	99	90	154	14	212	12	273	84	339	58	409	96	485	72	567	99	658	83
46	49	60	101	84	157	42	216	59	279	42	346	23	417	71	494	55	578	10	670	89
47	50	59	104	02	160	93	221	23	285	08	352	96	425	39	503	22	588	08	682	97
48	51	68	106	47	164	58	225	96	290	80	359	65	432	93	511	66	597	94	695	07
49	52	91	109	08	168	34	230	71	296	56	366	22	440	24	519	89	607	72	707	29
50	54	35	111	77	172	12	235	48	302	24	372	59	447	24	527	92	617	41	719	50
51	55	83	114	46	175	84	240	20	307	70	378	64	453	95	535	76	627	09	731	60
52	57	19	117	09	179	42	244	72	312	86	384	29	460	36	543	43	636	63	743	39
53	58	52	119	46	182	97	249	03	317	70	389	63	466	59	551	10	645	90	754	75
54	59	83	121	93	186	44	253	15	322	25	394	80	472	76	558	68	654	76	765	51
55	61	11	124	42	189	78	257	05	326	60	399	92	479	09	566	07	663	03	775	67

Institute of Actuaries' Experience (Hm.) and 4 per cent. Interest.

ENDOWMENT IN 10 YEARS.

(CONTINUOUS ANNUAL PREMIUMS.)

Age.	End of 1 Year.	End of 2 Years.	End of 3 Years.	End of 4 Years.	End of 5 Years.	End of 6 Years.	End of 7 Years.	End of 8 Years.	End of 9 Years.
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
20	80 94	165 32	253 58	346 07	442 97	544 42	650 62	761 76	878 12
25	80 90	165 54	254 01	346 47	443 19	544 38	650 38	761 46	877 89
30	80 50	164 71	252 84	345 13	441 79	543 06	649 18	760 49	877 31
35	80 23	164 12	251 90	343 86	440 27	541 45	647 72	759 34	876 64
40	79 67	163 23	250 88	342 75	439 13	540 25	646 43	758 13	875 81
45	79 50	162 56	249 50	340 68	436 45	537 25	643 52	755 70	874 31
50	78 35	160 53	246 80	337 37	432 72	533 25	639 53	752 22	872 07
55	77 42	158 44	243 44	332 91	427 27	527 15	633 31	746 69	868 44
60	75 66	154 69	237 56	324 84	417 58	516 15	622 29	737 16	862 41

ENDOWMENT IN 15 YEARS.

(CONTINUOUS ANNUAL PREMIUMS.)

Age.	End of 1 Year.	End of 2 Years.	End of 3 Years.	End of 4 Years.	End of 5 Years.	End of 6 Years.	End of 7 Years.	End of 8 Years.	End of 9 Years.
20	47 82	97 51	149 44	203 88	260 98	320 76	383 32	448 70	517 03
25	47 90	97 99	150 26	204 77	261 69	321 12	383 29	448 36	516 50
30	47 56	97 23	149 14	203 43	260 19	319 54	381 61	446 55	514 58
35	47 39	96 81	148 38	202 26	258 63	317 69	379 64	444 62	512 73
40	47 11	96 45	148 09	202 06	258 50	317 45	379 04	443 51	511 12
45	47 31	96 43	147 53	200 82	256 46	314 71	375 82	439 95	507 31
50	46 78	95 57	146 39	199 34	254 60	312 30	372 69	436 06	502 74
55	46 93	95 48	145 79	198 05	252 36	308 92	368 01	429 97	495 22

ENDOWMENT IN 15 YEARS.

(CONTINUOUS ANNUAL PREMIUMS.)

Age.	End of 10 Years.	End of 11 Years.	End of 12 Years.	End of 13 Years.	End of 14 Years.				
20	588 50	663 25	741 63	823 71	909 76	.....	.....	.....	.....
25	587 87	662 63	740 99	823 16	909 41	.....	.....	.....	.....
30	585 90	660 76	739 37	821 95	908 73	.....	.....	.....	.....
35	584 19	659 15	737 88	820 68	907 93	.....	.....	.....	.....
40	582 13	656 89	735 67	818 85	906 80	.....	.....	.....	.....
45	578 20	652 95	731 98	815 76	904 88	.....	.....	.....	.....
50	573 08	647 53	726 67	811 18	901 94	.....	.....	.....	.....
55	564 41	638 25	717 61	803 49	897 14	.....	.....	.....	.....

Institute of Actuaries' Experience (Hm.) and 4 per cent. Interest.

ENDOWMENT IN 20 YEARS.

(TEN ANNUAL PREMIUMS).

Age.	End of 1 Year.	End of 2 Yrs.	End of 3 Yrs.	End of 4 Yrs.	End of 5 Yrs.	End of 6 Yrs.	End of 7 Yrs.	End of 8 Yrs.	End of 9 Yrs.
20	55 71	113 67	174 25	237 75	304 33	374 04	447 00	523 27	603 04
25	55 93	114 44	175 52	239 28	305 88	375 49	448 33	524 60	604 50
30	55 86	114 24	175 28	239 15	305 97	375 88	449 06	525 60	606 02
35	56 07	114 59	175 72	239 66	306 60	376 79	450 44	527 74	608 84
40	56 24	115 18	176 92	241 53	309 17	379 95	454 05	531 77	613 42
45	57 19	116 73	178 83	243 74	311 70	383 01	457 98	536 85	619 94
50	57 68	117 99	181 05	246 90	316 08	388 57	464 81	545 20	630 24

ENDOWMENT IN 25 YEARS.

(CONTINUOUS ANNUAL PREMIUMS).

Age.	End of 1 Year.	End of 2 Yrs.	End of 3 Yrs.	End of 4 Yrs.	End of 5 Yrs.	End of 6 Yrs.	End of 7 Yrs.	End of 8 Yrs.	End of 9 Yrs.	End of 10 Yrs.
20	22 60	45 89	70 16	95 64	122 43	150 49	179 82	210 35	242 13	275 22
25	22 89	46 80	71 63	97 39	124 14	151 93	180 88	211 00	242 63	275 54
30	22 78	46 48	71 14	96 83	123 58	151 41	180 33	210 40	241 73	274 41
35	23 05	46 92	71 64	97 30	123 98	151 83	180 94	211 33	242 09	275 96
40	23 48	47 98	73 50	99 97	127 43	155 78	185 00	215 19	246 46	278 89
45	24 80	50 18	76 22	103 00	130 57	159 06	188 58	219 11	250 62	283 18

ENDOWMENT IN 25 YEARS.

(CONTINUOUS ANNUAL PREMIUMS).

Age.	End of 11 Yrs.	End of 12 Yrs.	End of 13 Yrs.	End of 14 Yrs.	End of 15 Yrs.	End of 16 Yrs.	End of 17 Yrs.	End of 18 Yrs.	End of 19 Yrs.	
20	309 69	345 69	383 31	422 66	463 80	506 81	551 80	598 87	648 18	.....
25	309 87	345 68	383 03	422 07	462 91	505 70	550 58	597 65	647 00	.....
30	308 59	344 39	381 86	421 03	461 98	504 75	549 44	596 22	645 28	.....
35	310 22	345 79	382 79	421 37	461 65	503 83	548 07	594 50	643 27	.....
40	312 62	347 80	384 46	422 64	462 48	504 09	547 64	593 34	641 42	.....
45	316 82	351 62	387 68	425 15	464 08	504 62	546 98	591 39	638 17	.....

ENDOWMENT IN 25 YEARS.

(CONTINUOUS ANNUAL PREMIUMS).

Age.	End of 20 Yrs.	End of 21 Yrs.	End of 22 Yrs.	End of 23 Yrs.	End of 24 Yrs.					
20	699 87	754 13	811 10	870 96	933 85	.....	.....	.....	.....	.....
25	698 76	753 07	810 10	870 09	933 30	.....	.....	.....	.....	.....
30	696 80	751 03	808 21	868 56	932 37	.....	.....	.....	.....	.....
35	694 60	748 73	805 94	866 61	931 13	.....	.....	.....	.....	.....
40	692 15	745 83	802 90	863 84	929 28	.....	.....	.....	.....	.....
45	687 76	740 69	797 58	859 14	926 26	.....	.....	.....	.....	.....

Institute of Actuaries' Experience (Hm) and 4 per cent. Interest.

ENDOWMENT IN 15 YEARS.

(Ten Annual Premiums.)

Age.	End of 1 Year.	End of 2 Years.	End of 3 Years.	End of 4 Years.	End of 5 Years.	End of 6 Years.	End of 7 Years.	End of 8 Years.	End of 9 Years.
	$ c.	$ c.	$ c	$ c	$ c	$ c.	$ c.	$ c.	$ c.
20	66 83	136 42	209 29	285 47	365 40	449 10	536 70	628 33	724 22
25	66 80	136 86	209 96	286 31	366 12	449 59	536 98	628 52	724 45
30	66 62	136 27	209 14	285 41	365 26	448 86	536 42	628 19	724 44
35	66 51	136 00	208 06	284 71	364 39	447 98	535 73	627 86	724 02
40	66 23	135 67	208 46	284 69	364 59	448 31	536 09	628 20	725 31
45	66 48	135 82	208 27	284 13	363 67	447 27	535 28	628 03	725 91
50	65 97	135 05	207 41	283 24	362 85	446 50	534 88	628 22	727 22
55	66 02	134 89	206 93	282 48	361 87	445 56	534 11	628 27	728 89

ENDOWMENT IN 20 YEARS.

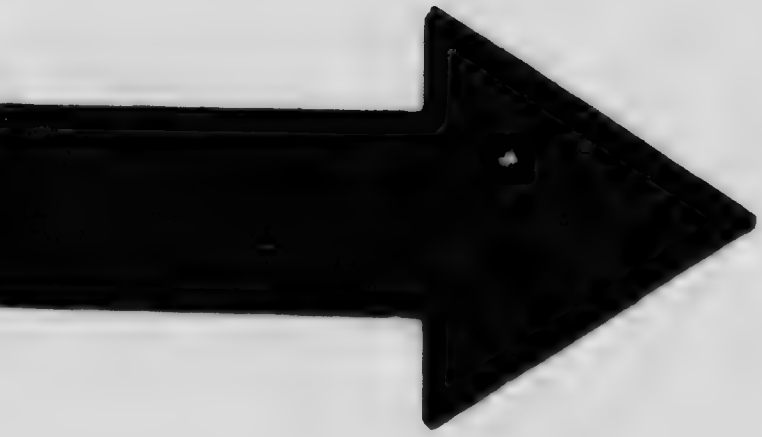
(Continuous Annual Premiums.)

Age.	End of 1 Year.	End of 2 Years.	End of 3 Years.	End of 4 Years.	End of 5 Years.	End of 6 Years.	End of 7 Years.	End of 8 Years.	End of 9 Years.
20	31 79	64 70	99 04	135 07	172 90	212 62	253 95	297 18	342 27
25	31 97	65 40	100 19	136 40	174 10	213 39	254 41	297 28	342 11
30	31 72	64 79	99 28	135 28	172 86	212 06	252 94	295 50	340 16
35	31 75	64 75	99 06	134 81	172 11	211 11	251 95	294 71	339 34
40	31 78	65 01	99 71	135 85	173 49	212 59	253 19	295 43	339 47
45	32 49	65 98	100 58	136 42	173 58	212 24	252 56	294 56	338 32
50	32 77	66 73	101 84	138 08	175 53	214 22	254 25	295 73	338 81

ENDOWMENT IN 20 YEARS.

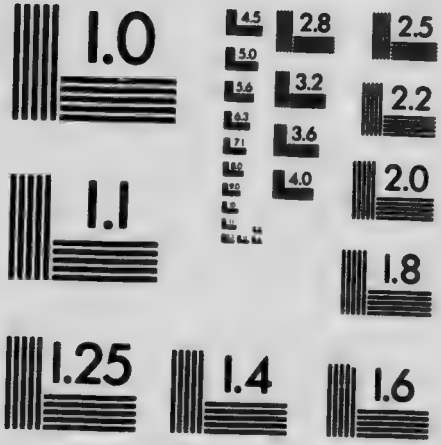
(Continuous Annual Premiums).

Age.	End of 10 Years.	End of 11 Years.	End of 12 Years.	End of 13 Years.	End of 14 Years.	End of 15 Years.	End of 16 Years.	End of 17 Years.	End of 18 Years.	End of 19 Years.
	$ c.	$ c	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c	$ c.
20	389 34	438 50	489 92	543 74	600 10	659 13	720 96	785 77	853 74	925 08
25	388 09	438 01	489 27	542 91	599 09	658 00	719 82	784 75	852 95	924 62
30	386 78	435 63	486 88	540 62	596 96	656 06	718 07	783 19	851 68	923 85
35	386 12	434 92	485 91	539 28	595 26	654 05	715 93	781 17	850 03	922 84
40	385 46	433 61	484 12	537 11	592 78	651 38	713 16	778 48	847 73	921 38
45	383 98	431 67	481 58	533 95	589 06	647 19	708 72	774 11	843 96	918 96
50	383 60	430 23	478 94	530 02	583 82	640 87	701 75	767 17	837 99	915 19



MICROCOPY RESOLUTION TEST CHART

(ANSI and ISO TEST CHART No. 2)



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Institute of Actuaries' Mortality Experience (Hm.) and 4 per cent. interest.

(The Reserve is Equivalent to the Face of the Policy at Age 97.)

ORDINARY LIFE POLICY.

RESERVE AT THE END OF

Age.	1 Year.	2 Years.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years	11 Years.
	$	$	$	$	$	$	$	$	$	$	$
20	6 65	13 23	19 99	27 15	34 77	42 76	51 07	59 57	68 21	77 0[illegible]	85 92
25	8 28	16 88	25 68	34 64	43 76	53 05	62 60	72 44	82 59	93 03	103 74
30	9 71	19 70	29 99	40 60	51 52	62 72	74 16	85 83	97 80	110 00	122 82
35	11 80	23 86	36 18	48 79	61 76	75 18	89 11	103 53	118 33	133 53	148 97
40	14 30	29 15	44 51	60 29	76 49	92 95	109 60	126 48	143 63	161 06	178 86
45	17 82	35 85	54 13	72 70	91 57	110 85	130 59	150 70	171 11	191 80	212 70
50	21 22	42 94	65 09	87 55	110 83	133 34	156 57	179 99	203 62	227 32	251 01
55	25 87	51 97	78 31	104 86	131 50	158 13	184 69	211 13	237 33	363 42	289 46
60	30 66	61 25	91 68	121 86	151 90	181 88	211 88	241 98	272 36	302 71	332 76

FIFTEEN PREMIUMS LIFE POLICY.

20	16 72	33 53	51 64	70 36	90 08	110 73	132 30	154 70	177 93	202 06	227 17
25	19 00	38 84	59 41	80 70	102 77	125 63	149 43	174 22	200 07	227 00	255 05
30	21 17	43 17	66 05	89 88	114 67	140 45	167 21	195 00	223 94	254 11	285 63
35	23 85	48 56	74 16	100 75	128 41	157 28	187 48	219 01	251 87	286 11	321 71
40	26 75	54 68	83 81	114 09	145 55	178 13	211 84	246 77	283 07	320 83	360 23
45	30 41	61 72	94 00	127 39	161 96	197 88	235 28	274 18	314 63	356 76	400 65
50	33 47	68 17	104 06	141 14	179 49	219 13	260 18	302 75	347 02	393 07	441 10
55	37 18	75 33	114 53	154 89	196 38	239 08	283 11	328 60	375 77	425 00	476 70

TWENTY PREMIUMS LIFE POLICY.

20	12 80	25 81	39 32	53 54	68 51	84 26	100 67	117 65	135 21	153 37	172 16
25	14 69	30 02	45 85	62 19	79 05	96 48	114 53	133 31	152 85	173 16	194 24
30	16 37	33 35	50 96	69 26	88 24	107 92	128 26	149 31	171 15	193 84	217 50
35	18 56	37 71	57 47	77 92	99 12	121 20	144 24	168 26	193 18	219 05	245 79
40	20 93	42 75	65 46	88 96	113 30	138 35	164 09	190 58	217 94	246 20	275 52
45	24 08	48 72	73 96	99 90	126 58	154 13	182 66	212 12	242 49	273 84	306 18
50	26 76	54 35	82 71	111 77	141 59	172 12	203 40	235 48	268 43	302 24	336 93

FIFTEEN YEAR ENDOWMENT POLICY.

30	47 56	97 23	149 14	203 42	260 19	319 54	381 61	446 55	514 58	585 90	660 76
45	47 31	96 43	147 53	200 82	256 46	314 71	375 82	439 95	507 31	578 20	652 95

TWENTY YEAR ENDOWMENT POLICY.

30	3[illegible] 72	64 77	99 26	135 26	172 84	212 04	252 91	295 56	340 13	386 75	435 61
45	[illegible] 49	65 98	100 58	136 42	178 58	212 24	252 56	294 56	338 32	383 98	431 67

TWENTY-FIVE YEAR ENDOWMENT POLICY.

30	22 76	46 45	71 11	96 81	123 55	151 38	180 30	210 37	241 70	274 41	308 60
45	24 [illegible]	50 18	76 22	103 00	130 58	159 07	188 60	219 13	250 61	283 18	316 82

Institute of Actuaries' Mortality Experience (Hm.) Table and 4 per cent. interest.

(The Reserve is Equivalent to the Face of the Policy at Age 97.)

ORDINARY LIFE POLICIES.

RESERVE AT THE END OF

Age.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.	19 Years.	20 Years.
	$	$	$	$	$	$	$	$	$
20	95 20	104 69	114 49	124 57	134 90	145 46	156 24	167 28	178 64
25	114 67	125 84	137 28	149 05	161 21	173 85	186 92	200 35	214 14
30	136 04	149 71	163 75	178 17	192 81	207 63	222 65	237 91	253 43
35	164 59	180 43	196 52	212 88	229 58	246 68	264 11	281 79	299 72
40	197 09	215 67	234 51	253 62	272 93	292 41	301 07	331 89	351 77
45	233 80	255 09	276 55	298 08	319 60	341 07	362 43	383 61	404 70
50	274 65	298 16	321 48	344 69	367 86	391 04	414 30	437 77	461 21
55	315 52	341 66	368 04	394 40	420 50	445 98	470 50	493 72	515 67
60	362 09	390 32	417 07	442 34	467 04	491 01	514 40	537 41	559 78

FIFTEEN PREMIUMS LIFE POLICY.

20	253 23	280 47	308 91	338 58	.....	.....	.....	.....	.....
25	284 24	314 63	346 83	379 43	.....	.....	.....	.....	.....
30	318 64	353 17	389 23	426 90	.....	.....	.....	.....	.....
35	358 70	397 21	437 39	479 38	.....	.....	.....	.....	.....
40	401 45	444 54	489 60	536 82	.....	.....	.....	.....	.....
45	446 48	494 44	544 78	597 73	.....	.....	.....	.....	.....
50	491 34	544 09	599 74	658 83	.....	.....	.....	.....	.....
55	531 38	589 58	652 07	719 50	.....	.....	.....	.....	.....

TWENTY PREMIUMS LIFE POLICY.

20	191 70	212 03	233 21	255 25	278 18	301 99	326 75	352 54	379 43
25	216 09	238 75	262 31	286 84	312 45	339 24	367 25	396 44	426 90
30	242 22	268 02	294 87	322 81	351 79	381 83	413 03	445 52	479 83
35	273 39	301 93	331 52	362 25	394 25	427 65	462 49	498 84	536 82
40	305 99	337 63	370 45	404 54	439 97	476 85	515 31	555 56	597 73
45	389 58	374 18	409 96	447 11	485 72	525 94	567 99	612 15	658 83
50	372 59	409 31	447 24	486 67	527 92	571 36	617 41	666 64	719 50

FIFTEEN YEAR ENDOWMENT POLICY.

30	739 39	821 97	908 75	1000	.....	.....	.....	.....	.....
45	731 36	815 10	904 88	1000	.....	.....	.....	.....	.....

TWENTY YEAR ENDOWMENT POLICY.

30	486 85	540 59	596 93	656 03	718 03	783 15	851 64	923 81	1000
45	481 58	533 95	589 06	647 19	708 71	774 11	843 95	918 95	1000

TWENTY-FIVE YEAR ENDOWMENT POLICY.

30	344 24	381 71	420 86	461 98	504 75	549 44	596 22	645 28	696 81
45	351 63	387 68	425 14	464 08	504 61	546 98	591 43	638 20	687 76

Institute of Actuaries' Mortality Experience (Hm.) Table and 4½ per cent. interest.
(The Reserve is Equivalent to the Face of the Policy at Age 97.)

ORDINARY LIFE POLICY.

RESERVE AT THE END OF

Age.	1 Year.	2 Years.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.
	$	$	$	$	$	$	$	$	$	$	$
20	5 93	11 77	17 80	24 23	31 11	38 36	45 [illegible]	53 69	61 60	69 68	77 92
25	7 48	15 30	23 30	31 47	39 81	48 31	57 08	66 14	75 5[illegible]	85 19	95 15
30	8 86	17 99	27 42	37 19	47 27	57 64	68 25	79 13	90 30	101 81	113 77
35	10 89	22 02	33 44	45 16	57 25	69 80	82 89	96 48	110 48	124 90	139 59
40	13 32	27 20	41 61	56 47	71 76	87 35	103 15	119 21	135 57	152 25	169 34
45	16 79	33 82	51 11	68 74	86 71	105 11	124 01	143 54	163 00	182 99	203 23
50	20 15	40 85	62 00	83 53	105 42	127 59	150 03	172 72	195 65	218 73	241 85
55	24 79	49 87	75 23	100 87	126 66	152 51	178 34	204 10	229 71	255 25	280 80
60	29 60	59 18	83 67	117 99	147 24	176 50	205 84	235 36	265 23	295 14	324 83

FIFTEEN PREMIUMS LIFE POLICY.

20	14 50	29 37	44 20	61 31	78 69	96 99	116 19	136 19	157 02	178 72	201 33
25	16 69	34 18	52 38	71 28	90 94	111 37	132 72	155 05	178 42	202 88	228 44
30	18 78	38 36	58 81	80 19	102 52	125 82	150 09	175 40	201 84	2 9 50	258 54
35	21 42	43 68	66 82	90 94	116 13	142 53	170 24	199 82	229 72	261 53	294 71
40	24 31	49 81	76 51	104 35	133 40	163 58	194 89	227 44	261 38	296 80	333 90
45	28 04	56 98	86 92	117 98	150 24	183 87	219 01	255 69	293 95	333 92	375 70
50	31 22	63 69	97 38	132 30	168 51	206 07	245 06	285 63	327 93	372 06	418 21
55	35 10	71 23	108 45	146 87	186 47	227 33	269 56	313 30	358 76	406 31	456 39

TWENTY PREMIUMS LIFE POLICY.

20	11 11	22 41	34 18	46 63	59 86	73 78	88 38	103 54	119 25	135 56	152 48
25	12 95	26 48	40 52	55 04	70 07	85 64	101 85	118 77	136 43	154 86	174 05
30	14 57	29 71	45 49	61 94	79 07	96 88	115 36	134 54	154 50	175 31	197 10
35	16 73	34 04	51 96	70 56	89 92	110 15	131 35	153 53	176 63	200 70	225 65
40	19 11	39 12	60 01	81 72	104 27	127 55	151 53	176 29	201 92	228 49	256 13
45	22 32	45 21	68 73	92 97	117 97	143 86	170 75	198 61	227 4[illegible]	257 24	288 08
50	25 10	51 05	77 81	105 32	133 60	162 65	192 48	223 15	254 74	287 22	320 63

FIFTEEN YEAR ENDOWMENT POLICY.

30	45 82	93 89	144 87	197 40	253 12	311 65	373 15	437 81	506 86	577 55	653 15
45	45 62	93 20	142 91	194 94	249 59	307 03	367 56	431 38	498 73	569 98	645 39

TWENTY YEAR ENDOWMENT POLICY.

30	30 13	61 68	94 73	129 40	165 75	203 84	243 75	285 58	329 49	375 64	424 23
45	30 97	63 03	96 27	130 85	166 84	204 45	243 83	285 05	328 17	373 36	420 77

TWENTY-FIVE YEAR ENDOWMENT POLICY.

25	21 44	43 94	67 40	91 85	117 34	143 94	171 78	200 96	231 56	263 64	297 27
40	22 09	45 24	69 46	94 68	120 96	148 18	173 36	205 58	235 97	267 62	300 68

Institute of Actuaries' Mortality Experience (Hm.) Table and 4½ per cent. interest.
The Reserve is Equivalent to the Face of the Policy at Age 97).

ORDINARY LIFE POLICY.

RESERVE AT THE END OF

Age.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.	19 Years.	20 Years.
	$	$	$	$	$	$	$	$	$
20	86 41	95 19	104 27	113 65	123 30	133 17	143 29	153 68	164 39
25	105 34	115 78	126 51	137 56	149 05	161 02	173 45	186 27	199 46
30	126 24	139 19	152 53	166 27	180 27	194 46	208 88	223 58	238 56
35	154 59	169 63	185 06	200 78	216 89	233 43	250 34	267 54	385 03
40	186 88	204 82	223 07	241 62	260 41	279 44	298 67	318 11	337 68
45	223 73	244 45	265 40	286 47	307 59	328 69	349 74	370 66	391 53
50	264 96	288 00	310 91	333 76	356 62	379 54	402 60	425 94	449 32
55	306 43	332 21	358 29	384 43	410 35	435 71	460 16	483 37	505 30
60	353 88	381 88	408 44	433 56	458 17	482 09	505 46	528 51	550 93

FIFTEEN PREMIUMS LIFE POLICY.

20	225 00	249 78	275 76	302 99	.....	.....	.....	.....	.....
25	255 14	283 04	312 26	342 89	.....	.....	.....	.....	.....
30	224 08	321 15	354 78	390 04	.....	.....	.....	.....	.....
35	320 30	365 43	403 26	442 93	.....	.....	.....	.....	.....
40	372 34	413 70	456 58	501 66	.....	.....	.....	.....	.....
45	419 45	465 39	513 76	564 78	.....	.....	.....	.....	.....
50	466 61	517 57	571 47	628 86	.....	.....	.....	.....	.....
55	509 48	566 17	627 20	693 23	.....	.....	.....	.....	.....

TWENTY PREMIUMS LIFE POLICY.

20	170 15	188 60	207 89	228 05	249 09	271 03	293 92	317 84	342 89
25	194 02	214 79	236 46	259 10	282 85	307 70	333 96	361 36	390 04
30	219 96	243 92	268 94	295 07	322 26	350 53	379 99	410 75	442 93
35	251 47	278 25	306 11	335 12	365 44	397 19	430 42	465 20	501 66
40	284 95	314 98	346 22	378 76	412 67	448 07	485 11	523 96	564 78
45	320 02	353 14	387 58	423 39	460 68	499 62	540 42	583 36	628 86
50	355 04	390 56	427 31	465 58	505 71	548 07	593 08	641 32	693 23

FIFTEEN YEAR ENDOWMENT POLICY.

30	732 93	817 13	906 04	1,000	.....	.....	.....	.....	.....
45	725 53	810 90	902 14	1,000	.....	.....	.....	.....	.....

TWENTY YEAR ENDOWMENT POLICY.

30	475 44	529 40	586 24	646 15	709 30	775 94	846 37	920 94	1,000
45	470 60	523 13	578 66	637 51	700 08	766 91	838 62	915 99	1,000

TWENTY-FIVE YEAR ENDOWMENT POLICY.

25	332 49	369 41	408 17	448 90	491 79	536 99	584 62	634 79	687 67
40	335 30	371 51	409 43	449 15	490 83	534 63	580 81	629 62	681 35

American Experience and 4 per cent. interest.

Reserve is Equivalent to the Face of the Policy at Age 95.

ORDINARY LIFE POLICY.

RESERVE AT THE END OF

Age.	1 Year.	2 Years.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.
	$	$	$	$	$	$	$	$	$	$	$
20	5 41	11 04	16 88	22 96	29 27	35 84	42 67	49 76	57 14	64 79	72 75
25	6 77	13 80	21 11	28 71	36 59	44 79	53 30	62 14	71 31	80 82	90 70
30	8 50	17 34	26 52	36 03	45 91	56 16	66 78	77 80	89 20	101 01	113 23
35	10 75	21 88	33 43	45 38	57 76	70 56	83 81	97 50	111 66	126 26	141 32
40	13 59	27 65	42 18	57 20	72 70	88 68	105 13	122 05	139 41	157 19	175 37
45	17 24	34 98	53 22	71 95	91 12	110 72	130 71	151 08	171 81	192 85	214 17
50	21 56	43 56	65 98	88 78	111 92	135 39	159 13	183 11	207 30	231 64	256 10
55	26 42	53 15	80 16	107 40	134 81	162 34	189 95	217 56	245 15	272 64	299 95
60	31 83	63 73	95 65	127 53	159 30	190 88	222 19	253 16	283 71	313 77	343 28

FIFTEEN PREMIUMS LIFE POLICY.

20	15 75	32 20	49 40	67 38	86 18	105 85	126 41	147 91	170 39	193 91	218 51
25	17 64	36 08	55 34	75 48	96 52	118 52	141 52	165 56	190 69	216 97	244 45
30	19 93	40 75	62 49	85 20	108 93	133 72	159 62	186 68	214 95	244 46	275 36
35	22 67	46 32	71 01	96 76	123 64	151 69	180 98	211 54	243 46	276 78	311 58
40	25 87	52 84	80 95	110 25	140 77	172 58	205 71	240 24	276 21	313 68	352 72
45	29 52	60 40	92 38	125 60	160 07	195 85	232 98	271 55	311 63	353 30	396 68
50	33 63	68 38	104 28	141 37	179 70	219 34	260 36	302 84	346 93	392 74	440 46
55	37 54	76 09	115 [illegible]	156 38	198 23	241 33	285 77	331 71	379 32	428 85	480 58

TWENTY PREMIUMS LIFE POLICY.

20	11 76	24 04	36 87	50 26	64 25	78 87	94 14	110 08	126 74	144 15	162 33
25	13 32	27 22	41 73	56 88	72 69	89 20	106 44	124 44	143 22	162 83	183 32
30	15 20	31 06	47 60	64 85	82 94	101 62	121 19	141 61	162 90	185 10	208 25
35	17 48	35 68	54 64	74 39	94 95	116 36	138 66	161 88	186 07	211 23	237 44
40	20 18	41 1[illegible]	62 97	85 65	109 20	133 67	159 07	185 43	212 78	241 12	270 48
45	23 42	47 [illegible]	72 78	98 74	125 56	153 24	181 79	211 25	[illegible]41 64	272 98	305 33
50	27 01	54 77	83 27	112 52	142 53	173 30	204 83	237 1[illegible]	270 34	304 38	339 34

TEN YEAR ENDOWMENT.

30	80 08	163 99	251 94	344 13	440 78	542 15	648 47	760 02	877 09	1,000	.....
45	79 55	162 88	250 23	341 84	437 97	538 97	645 19	757 09	875 16	1,000	.....

FIFTEEN YEAR ENDOWMENT.

30	47 03	96 27	147 85	201 86	258 45	317 74	379 87	445 00	513 28	581 88	660 01
45	47 19	96 46	147 92	201 68	257 85	316 57	378 01	442 38	509 90	580 83	655 49

TWENTY YEAR ENDOWMENT.

30	31 08	63 60	97 63	133 23	170 48	209 47	250 28	293 01	337 75	384 61	433 70
45	32 20	65 68	100 52	136 74	174 39	213 53	254 23	296 57	340 67	386 63	434 59

American Experience Table and 4 per cent. interest.

The Reserve is Equivalent to the Face of the Policy at Age 95.

ORDINARY LIFE POLICIES.

RESERVE AT THE END OF

Age.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.	19 Years.	20 Years.
	$	$	$	$	$	$	$	$	$
20	81 01	89 59	98 49	107 73	117 31	127 25	137 55	148 22	159 26
25	100 93	111 55	122 53	133 91	145 68	157 85	170 44	183 45	196 87
30	125 87	138 93	152 44	166 37	180 74	195 52	210 73	226 34	242 33
35	156 81	172 76	189 12	205 87	222 99	240 46	258 26	276 37	294 75
40	193 91	212 80	232 02	251 52	271 30	291 31	311 52	331 91	352 42
45	235 75	257 55	279 53	301 66	323 88	346 16	368 45	390 72	412 91
50	280 61	305 14	329 63	354 05	378 31	402 36	426 16	449 63	472 73
55	327 04	353 84	380 27	406 28	431 81	456 83	481 37	505 48	529 23
60	372 20	400 56	428 43	455 88	483 00	509 84	536 41	562 70	588 70

FIFTEEN PREMIUMS LIFE POLICIES.

20	244 25	271 17	299 34	328 81	.....	.....	.....	.....	.....
25	273 19	303 25	334 69	367 57	.....	.....	.....	.....	.....
30	307 63	341 36	376 65	413 55	.....	.....	.....	.....	.....
35	347 92	385 88	425 54	466 99	.....	.....	.....	.....	.....
40	393 42	435 89	480 25	526 65	.....	.....	.....	.....	.....
45	441 91	489 14	538 58	590 46	.....	.....	.....	.....	.....
50	490 31	542 56	597 54	655 70	.....	.....	.....	.....	.....
55	534 89	592 28	653 36	718 96	.....	.....	.....	.....	.....

TWENTY PREMIUMS LIFE POLICIES.

20	181 34	201 19	221 93	243 60	266 26	289 93	314 68	340 54	367 58
25	204 70	227 02	250 33	274 66	300 07	326 61	354 33	383 29	413 55
30	232 40	257 58	283 85	311 24	339 82	369 62	400 71	433 15	466 99
35	264 70	293 07	322 59	353 28	385 21	418 42	453 01	489 05	526 65
40	300 91	332 44	365 15	399 07	434 30	470 93	509 06	548 85	590 46
45	338 72	373 22	408 92	445 90	484 30	524 25	565 97	609 68	655 70
50	375 29	412 33	450 60	490 24	531 47	574 56	619 85	667 78	718 96

FIFTEEN YEAR ENDOWMENT POLICIES.

30	738 85	821 64	908 60	1,000	.....	.....	.....	.....	.....
45	734 86	817 56	905 94	1,000	.....	.....	.....	.....	.....

TWENTY YEAR ENDOWMENT.

30	485 14	539 07	595 62	654 96	717 25	782 68	851 45	923 80	1,000
45	484 73	537 25	592 39	650 45	711 77	776 80	846 06	920 19	1,000

American Experience and 3 per cent. interest.
(The Reserve is Equivalent to the Face of the Policy at Age 95.)

ORDINARY LIFE POLICY.

RESERVE AT THE END OF

Age.	1 Year.	2 Years.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
20	7 09	14 40	21 94	29 71	37 73	46 01	54 54	63 34	72 41	81 76	91 40
25	8 60	17 47	26 61	36 04	45 76	55 77	66 09	76 72	87 67	98 94	110 55
30	10 49	21 31	32 45	43 92	55 73	67 90	80 41	93 28	106 50	120 10	134 05
35	12 88	26 13	39 76	53 77	68 16	82 94	98 11	113 68	129 65	146 01	162 76
40	15 86	32 14	48 85	65 99	83 54	101 52	119 88	138 64	157 76	177 20	196 95
45	19 61	39 65	60 12	80 98	102 20	123 74	145 59	167 70	190 06	212 64	235 35
50	24 00	48 33	72 96	97 86	122 99	148 31	173 78	199 36	225 01	250 69	276 34
55	28 87	57 91	87 08	116 33	145 61	174 86	204 02	233 05	261 90	290 50	318 79
60	34 43	68 37	102 35	136 11	169 58	202 69	235 87	267 54	299 13	330 10	360 36

15 PREMIUM LIFE POLICY.

20	21	55	43	87	66	99	90	95	115	78	141	52	168	19	195	83	224	48	254	17	284	96
25	23	61	48	06	73	39	99	63	126	82	154	97	184	16	214	41	245	74	278	23	311	90
30	25	99	52	91	80	78	109	64	139	53	170	49	202	56	235	78	270	17	305	82	342	76
35	28	74	58	47	89	24	121	08	154	03	188	12	223	42	259	96	297	81	336	99	377	58
40	31	83	64	74	98	75	133	92	170	27	207	85	246	69	286	84	328	36	371	28	415	68
45	35	33	71	75	109	32	148	04	187	93	229	04	271	42	315	12	360	22	406	81	454	99
50	38	93	78	89	119	89	161	9[illegible]	205	19	249	59	295	24	342	24	390	72	440	79	492	65
55	42	31	85	49	129	58	174	64	220	71	267	88	316	27	366	01	417	31	470	40	525	57

20 PREMIUM LIFE POLICY.

20	16	15	32	86	50	16	68	07	86	62	105	84	125	73	146	33	167	67	189	76	212	64
25	17	81	36	24	55	31	75	06	95	49	116	64	138	54	161	21	184	66	208	95	234	09
30	19	74	40	17	61	30	83	14	105	74	129	13	153	31	178	32	204	18	230	94	258	61
35	22	00	44	72	68	20	92	46	117	52	143	40	170	14	197	77	226	31	255	78	286	24
40	24	58	49	95	76	11	103	10	130	92	159	60	189	16	219	60	250	96	283	23	316	44
45	27	62	56	00	85	17	115	13	145	86	177	37	209	67	242	78	276	72	311	52	347	21
50	30	89	62	42	94	61	127	43	160	90	195	02	229	80	265	26	301	44	338	37	376	11

10 YEAR ENDOWMENT POLICY.

30	83	91	171	00	261	41	355	26	452	71	553	93	659	08	768	34	881	91	1,000		.....	
45	83	34	169	82	259	61	352	88	449	83	550	71	655	89	765	44	880	02	1,000		.....	

15 YEAR ENDOWMENT POLICY.

30	50	68	103	24	157	77	214	33	273	02	333	[illegible]3	397	14	462	77	530	92	601	70	675	25
45	50	76	103	28	157	62	213	88	272	11	232	43	394	96	459	86	527	29	597	47	670	63

20 YEAR ENDOWMENT POLICY.

30	34	47	70	21	107	24	145	62	185	41	226	66	269	43	313	79	359	79	407	51	457	93
45	35	48	72	05	109	78	148	66	188	73	230	02	272	59	316	50	361	81	408	62	457	04

American Experience and 3 per cent. interest.

(The Reserve is Equivalent to the Face of the Policy at Age 95.)

ORDINARY LIFE POLICY.

RESERVE AT THE END OF

Age.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.	19 Years.	20 Years.
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
20	101 33	111 56	122 09	132 94	144 11	155 60	167 42	179 56	192 04
25	122 49	134 77	147 39	160 36	173 67	187 34	201 37	215 77	230 50
30	148 38	163 08	178 16	193 61	209 42	225 58	242 08	258 90	276 02
35	179 87	197 35	215 16	233 28	251 68	270 34	289 22	308 32	327 58
40	216 97	237 23	257 72	278 40	299 23	320 19	341 24	362 34	383 47
45	258 22	281 18	304 22	327 27	350 30	373 26	396 12	418 83	441 35
50	301 92	327 38	352 68	377 76	402 57	427 05	451 16	474 84	498 04
55	346 70	374 19	401 19	427 64	453 50	478 74	503 39	527 52	551 19
60	389 90	418 76	447 00	474 71	501 96	528 83	555 32	581 42	607 12

15 PREMIUM LIFE POLICY.

20	316 88	349 97	384 29	419 88	.....	.....	.....	.....	.....
25	346 80	382 99	420 51	459 42	.....	.....	.....	.....	.....
30	381 [illegible]	420 73	461 89	504 59	.....	.....	.....	.....	.....
35	419 62	463 19	508 37	555 22	.....	.....	.....	.....	.....
40	[illegible]	509 25	558 63	609 92	.....	.....	.....	.....	.....
[illegible]	[illegible]	556 58	610 54	666 72	.....	.....	.....	.....	.....
[illegible]	[illegible]	602 66	661 42	723 24	.....	.....	.....	.....	.....
[illegible]	[illegible]	643 84	708 07	776 73	.....	.....	.....	.....	.....

20 PREMIUM LIFE POLICY.

20	236 35	26[illegible] 00	286 33	312 68	339 98	368 26	397 57	427 94	459 42
25	260 12	287 07	314 97	343 86	373 77	404 76	436 85	470 12	504 59
30	287 23	316 85	347 49	379 19	412 01	445 97	481 12	517 52	555 22
35	317 68	350 16	383 70	418 33	454 11	491 07	529 31	568 89	609 92
40	350 63	385 84	422 11	459 51	498 11	538 00	579 31	622 16	666 72
45	383 84	421 29	460 22	500 15	541 38	584 08	628 45	674 73	723 24
50	414 73	454 34	495 08	537 10	580 63	625 94	673 40	723 46	776 73

15 YEAR ENDOWMENT POLICY.

30	751 70	831 20	913 91	1,000	.....	.....	.....	.....	.....
45	747 08	827 16	911 30	1,000	.....	.....	.....	.....	.....

20 YEAR ENDOWMENT POLICY.

30	508 43	561 80	617 24	674 85	734 75	797 05	861 92	929 51	1,000
45	507 19	559 24	613 40	669 88	728 99	791 06	856 55	925 98	1,000

RESERVE VALUES PER $1000.

Combined or Actuaries' Experience and 4 per cent. Interest.

WHOLE LIFE.

Age.	End of 2 Years.	End of 4 Years.	End of 6 Years.	End of 8 Years.	End of 10 Years.	End of 12 Years.	End of 14 Years.	End of 16 Years.	End of 18 Years.	End of 20 Years.
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
20	12 66	26 19	40 64	56 07	72 53	90 07	108 75	128 68	149 93	172 61
21	13 17	27 24	42 27	58 31	75 41	93 62	113 04	133 73	155 83	179 43
22	13 71	28 34	43 97	60 64	78 41	97 33	117 51	139 03	162 01	186 57
23	14 26	29 49	45 74	63 07	81 53	101 27	122 17	144 56	168 48	194 08
24	14 84	30 69	47 59	65 60	84 78	105 24	127 07	150 36	175 27	201 80
25	15 45	31 94	49 51	68 24	88 20	109 47	132 19	156 45	182 38	209 84
26	16 08	33 24	51 52	71 00	91 76	113 92	137 56	162 84	189 78	218 13
27	16 75	34 60	53 62	73 89	95 50	118 57	143 22	169 55	197 44	226 62
28	17 43	36 02	55 81	76 92	99 43	123 46	149 16	176 53	205 35	235 31
29	18 16	37 50	58 12	80 09	103 56	128 62	155 40	183 78	213 45	244 20
30	18 91	39 06	60 54	83 45	107 91	134 06	161 93	191 25	221 75	253 29
31	19 70	40 70	63 08	86 98	112 51	139 79	168 68	198 90	230 22	262 57
32	20 54	42 43	65 78	90 72	117 37	145 77	175 66	206 74	238 90	272 02
33	21 42	44 25	68 63	94 67	122 50	151 97	182 80	214 75	247 75	281 64
34	22 35	46 20	71 65	98 86	127 86	158 38	190 11	222 94	256 76	291 42
35	23 34	48 25	74 86	103 29	133 41	164 92	197 57	231 28	265 92	301 35
36	24 39	50 43	78 26	107 92	139 13	171 60	205 18	239 77	275 22	311 42
37	25 51	52 75	81 87	112 71	144 97	178 39	212 92	248 38	284 66	321 60
38	26 69	55 23	85 62	117 61	150 89	185 32	220 76	257 10	294 20	331 91
39	27 96	57 83	89 48	122 59	156 89	192 32	228 71	265 93	30[illegible] 94	342 33
40	29 31	60 55	93 42	127 60	162 97	199 40	236 73	274 85	31[illegible]	352 84
41	30 73	63 29	97 35	132 64	169 09	206 53	244 82	283 82	323 42	363 37
42	32 18	66 04	101 26	137 69	175 22	213 68	252 95	292 87	333 30	373 90
43	33 59	68 73	105 13	142 74	181 37	220 87	261 11	301 96	343 18	384 39
44	34 99	71 38	109 02	147 80	187 54	228 11	269 36	311 13	353 08	394 86
45	36 36	74 03	112 94	152 91	193 79	235 43	277 70	320 35	362 99	405 30
46	37 71	76 72	116 90	158 08	200 13	242 86	286 15	329 62	372 92	415 71
47	39 10	79 47	120 95	163 37	206 59	250 45	294 71	338 96	382 86	426 07
48	40 54	82 30	125 09	168 78	213 19	258 18	303 35	348 34	392 81	436 37
49	42 02	85 19	129 34	174 30	219 95	266 01	312 06	357 75	402 72	446 62
50	43 52	88 13	133 66	179 95	226 84	273 92	320 81	367 16	412 56	456 79
51	45 06	91 14	138 09	185 74	233 82	281 89	329 58	376 52	422 34	466 88
52	46 63	94 24	142 64	191 66	240 88	289 91	338 36	385 83	432 07	476 87
53	48 26	97 42	147 32	197 66	248 00	297 95	347 10	395 09	441 72	486 76
54	49 94	100 70	152 12	203 75	255 18	306 00	355 79	404 29	451 28	496 55
55	51 65	104 08	156 98	209 87	262 35	313 99	364 42	413 41	460 74	506 21
56	53 43	107 55	161 90	216 02	269 52	321 93	372 98	422 44	470 08	515 79
57	55 29	111 07	166 84	222 18	276 63	329 80	381 47	431 37	479 31	525 16
58	57 18	114 59	171 77	228 28	283 65	337 59	389 84	440 17	488 40	534 43
59	59 05	118 08	176 66	234 30	290 58	345 27	398 09	448 84	497 37	543 52
60	90	121 54	181 49	240 21	297 42	352 84	406 22	457 38	506 20	552 49

Combined or Actuaries' Experience and 4 per cent. Interest.

WHOLE LIFE.

Age.	End of 22 Years.	End of 24 Years.	End of 26 Years.	End of 28 Years.	End of 30 Years.	End of 32 Years.	End of 34 Years.	End of 36 Years.	End of 38 Years.	End of 40 Years.
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
20	196 87	222 71	249 91	278 19	307 45	337 59	368 48	400 02	432 08	464 55
21	204 65	231 37	259 31	288 27	318 18	348 90	380 32	412 33	445 83	447 00
22	212 74	240 29	268 94	298 57	329 10	360 39	392 33	424 80	457 68	490 71
23	221 11	249 43	278 77	309 08	340 21	372 05	404 48	437 41	470 63	503 84
24	229 73	258 78	288 83	319 78	351 50	383 88	416 80	450 15	483 63	516 98
25	238 57	268 34	299 08	330 67	362 97	395 87	429 27	462 97	496 66	530 00
26	247 61	278 11	309 53	341 73	374 60	408 02	441 86	475 85	509 70	543 16
27	256 86	288 08	320 16	352 97	386 39	420 31	454 54	488 77	522 72	556 13
28	266 31	298 24	330 97	364 38	398 34	432 74	467 28	501 69	535 69	569 00
29	275 96	308 58	341 95	375 94	410 44	445 25	480 06	514 59	548 57	581 75
30	285 79	319 10	353 10	387 66	422 68	457 83	492 83	527 45	561 36	594 38
31	295 80	329 78	364 40	399 54	434 99	470 44	505 61	540 28	574 02	606 86
32	305 97	340 63	375 86	411 55	447 38	483 07	518 85	552 90	586 56	619 17
33	316 31	351 62	387 47	423 64	459 80	495 68	530 98	565 46	598 96	631 31
34	326 81	362 78	399 21	435 79	472 23	508 24	543 53	577 90	611 19	643 26
35	337 45	374 06	411 02	447 98	484 64	520 72	555 95	590 18	623 24	655 01
36	348 21	385 47	422 89	460 16	497 00	533 00	568 24	602 30	635 11	666 54
37	359 11	396 95	434 79	472 33	509 27	545 34	580 39	614 24	646 78	677 87
38	370 11	408 47	446 67	484 43	521 42	557 4[illegible]	592 36	625 99	658 21	688 96
39	381 17	419 99	458 51	496 42	533 44	569 40	604 14	637 52	669 44	699 79
40	392 25	431 50	470 29	508 29	545 32	581 18	615 73	648 84	680 43	710 39
41	403 31	442 94	481 94	520 02	557 02	592 76	627 10	659 93	691 16	720 76
42	414 33	454 29	493 45	531 5[illegible]	568 5[illegible]	604 13	638 23	670 78	701 64	730 97
43	425 28	[illegible] 51	504 80	542 97	579 8[illegible]	615 27	649 15	681 36	711 91	741 10
44	436 15	[illegible] 1	516 01	554 19	590 97	626 21	659 83	691 72	722 03	751 23
45	446 93	[illegible] .9	527 09	565 24	601 90	636 95	670 29	701 90	732 10	761 48
46	457 63	498 46	538 02	576 13	612 65	647 50	680 54	711 95	742 21	771 90
47	468 25	509 25	548 84	586 88	623 26	657 85	690 65	721 99	752 49	782 51
48	478 81	519 92	559 52	597 47	633 69	668 03	700 66	732 11	762 96	793 36
49	489 28	530 48	570 07	607 93	643 93	678 06	710 68	742 42	773 66	804 39
50	499 64	540 92	580 47	618 21	654 00	688 01	720 79	752 94	784 63	815 50
51	509 89	551 21	590 73	628 31	663 94	697 99	731 12	763 73	795 81	826 [illegible]7
52	520 02	561 38	600 84	638 26	673 82	708 08	741 70	774 83	807 10	837 [illegible]
53	530 04	571 42	610 77	648 08	683 74	718 43	752 58	786 18	818 48	848 52
54	539 92	581 31	620 56	657 86	693 81	729 07	763 82	797 67	829 83	858 60
55	549 69	591 04	630 24	667 70	704 15	740 04	775 34	809 28	840 83	867 73
56	559 30	600 62	639 88	677 71	714 83	751 40	787 03	820 89	851 17	874 74
57	568 76	610 10	649 61	[illegible] 04	725 88	763 10	798 89	832 17	860 53	879 66
58	578 07	619 55	659 52	[illegible] 73	737 37	775 01	810 77	842 77	867 66	887 71
59	587 28	629 10	669 78	709 84	749 24	787 12	822 34	852 36	872 62	906 81
60	596 48	638 87	680 46	721 43	761 36	799 29	833 23	859 64	8[illegible] 90	1000 00

RESERVE VALUES PER $1000.

Combined or Actuaries' Experience and 4 per cent. Interest.

WHOLE LIFE.

Age.	Five Annual Premiums. End of 1 Year.	End of 2 Years.	End of 3 Years.	End of 4 Years.	End of 5 Years.	Ten Annual Premiums. End of 2 Years.	End of 4 Years.	End of 6 Years.	End of 8 Years.	End of 10 Years.
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
20	50 47	103 27	158 51	216 32	276 82	50 98	106 61	167 33	234 65	306 17
21	51 46	105 32	161 65	220 61	282 31	52 06	108 85	170 85	238 58	312 62
22	52 50	107 42	164 80	225 03	287 98	53 17	111 17	174 49	243 66	319 29
23	53 56	109 59	168 23	229 61	293 86	54 31	113 56	178 24	248 90	326 17
24	54 66	111 85	171 69	234 33	299 91	55 49	116 03	182 11	254 31	333 27
25	55 80	114 17	175 26	239 21	306 17	56 71	118 57	186 10	259 88	340 60
26	56 96	116 56	178 94	244 25	312 62	57 96	121 19	190 21	265 63	348 17
27	58 17	119 04	182 74	249 44	319 29	59 26	123 90	194 45	271 57	355 99
28	59 41	121 58	186 66	254 80	326 17	60 59	126 68	198 82	277 70	364 07
29	60 70	124 21	190 71	260 31	333 27	61 96	129 54	203 33	284 02	372 41
30	62 01	126 92	194 89	266 04	340 60	63 37	132 49	207 98	290 56	381 04
31	63 38	129 72	199 18	271 93	348 17	64 82	135 53	212 78	297 31	389 96
32	64 78	132 60	203 62	278 02	355 99	66 32	138 68	217 74	304 28	399 18
33	66 23	135 57	208 20	284 31	364 07	67 87	141 92	222 87	311 50	408 71
34	67 73	138 65	212 94	290 79	372 41	69 46	145 27	228 16	318 96	418 52
35	69 27	141 82	217 82	297 50	381 04	71 11	148 74	233 64	326 66	428 57
36	70 86	145 09	222 83	304 43	389 96	72 81	152 33	239 32	334 57	438 86
37	72 52	148 48	228 10	311 58	399 18	74 58	156 05	245 18	342 69	449 35
38	74 22	151 98	233 50	319 01	408 71	76 42	159 91	251 12	350 95	460 12
39	75 98	155 61	239 00	326 67	418 52	78 32	163 90	257 35	359 33	470 88
40	77 80	159 35	244 85	334 52	428 57	80 31	167 99	263 59	367 82	481 91
41	79 69	163 21	250 79	342 59	438 86	82 36	172 12	269 85	376 40	493 11
42	81 63	167 05	256 75	350 75	449 35	84 42	176 27	276 12	385 04	504 46
43	83 59	171 14	262 84	359 04	460 02	86 47	180 36	282 39	393 75	515 95
44	85 55	175 15	269 02	367 58	470 88	88 49	184 40	288 65	402 50	527 57
45	87 53	179 17	275 21	376 00	481 91	90 45	188 41	294 92	411 29	539 31
46	89 49	183 20	281 46	384 62	493 11	92 37	192 40	301 18	420 12	551 16
47	91 46	187 28	287 77	393 36	504 46	94 31	196 41	307 45	428 98	563 10
48	93 44	191 37	294 15	402 18	515 95	96 22	200 35	313 70	437 85	575 14
49	95 43	195 50	300 56	411 08	527 57	98 14	204 34	319 94	446 73	587 26
50	97 44	199 64	307 01	420 04	539 31	100 02	208 25	326 12	455 60	599 43
51	99 44	203 78	313 48	429 07	551 16	101 88	212 12	332 26	464 45	611 63
52	101 42	207 90	319 95	438 13	563 10	103 70	215 94	338 34	473 26	623 83
53	103 39	212 03	326 44	447 23	575 14	105 51	219 70	344 27	481 97	636 00
54	105 36	216 13	[illegible]	456 36	587 26	107 28	223 41	350 32	490 58	648 12
55	107 30	220 2[illegible]	[illegible]	465 48	599 43	109 01	227 05	356 12	499 04	660 17
56	109 22	224 28	345 80	474 61	611 63	110 70	230 62	361 77	507 32	672 12
57	111 13	228 31	352 18	483 68	623 83	112 39	234 03	367 22	515 39	683 97
58	113 01	232 22	358 45	492 66	636 00	113 98	237 30	372 41	523 18	695 65
59	114 83	236 07	364 63	501 54	648 12	115 51	240 38	377 35	530 72	707 19
60	116 56	239 78	370 63	510 28	660 17	116 88	243 20	381 96	537 89	718 57

Combined or Actuaries' Experience and 4 per cent. Interest.

WHOLE LIFE.

Fifteen Annual Premiums.

Age.	End of 2 Years.	End of 3 Years.	End of 5 Years.	End of 7 Years.	End of 9 Years.	End of 11 Years.	End of 13 Years.	End of 15 Years.
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
[illegible]	[illegible] 91	51 96	90 41	132 23	177 80	227 42	281 53	340 00
21	34 68	53 12	92 43	135 21	181 76	232 48	287 78	348 17
22	35 46	54 32	94 52	138 24	185 84	237 68	294 23	355 99
23	36 26	55 56	96 67	141 39	190 04	243 05	300 88	364 07
24	37 11	56 85	98 89	144 61	194 37	248 59	307 75	372 41
25	37 99	58 17	101 18	147 94	198 84	254 31	314 84	381 04
26	38 86	59 52	103 [illegible]	151 38	203 46	260 22	322 20	389 96
27	39 77	60 93	105 95	154 90	208 19	266 29	329 75	399 18
28	40 73	62 37	108 45	158 54	213 09	272 58	337 58	408 71
29	41 68	63 84	111 00	162 29	218 14	279 07	345 66	418 52
30	42 68	65 35	113 64	166 16	223 36	285 79	354 03	428 57
31	43 70	66 93	116 37	170 16	228 77	292 75	362 63	438 86
32	44 75	68 54	119 19	174 30	234 36	299 93	371 44	449 35
33	45 83	70 21	122 11	178 58	240 16	307 32	380 43	460 02
34	46 97	71 95	125 14	183 04	246 17	314 89	389 59	470 88
35	48 15	73 76	128 30	187 67	252 35	322 60	398 86	481 91
36	49 37	75 64	131 58	192 47	258 65	330 41	408 27	493 11
37	50 66	77 66	135 00	197 41	265 07	338 32	417 80	504 46
38	51 [illegible]	79 64	138 55	202 44	271 54	346 29	427 43	515 95
39	53 39	81 78	142 19	207 54	278 05	354 31	437 14	527 57
40	54 85	84 02	145 89	212 62	284 56	362 38	446 91	[illegible] 3[illegible]
41	56 37	86 28	149 57	217 68	291 07	370 46	456 74	[illegible] 16
42	57 88	88 51	153 19	222 68	297 54	378 51	466 53	[illegible] 10
43	59 37	90 70	156 73	227 62	303 98	386 53	476 46	575 14
44	60 82	92 81	160 19	232 49	310 33	394 55	486 30	587 26
45	62 18	94 85	163 60	237 31	316 64	402 51	496 18	599 43
46	63 50	96 83	166 95	242 07	[illegible]	410 41	[illegible] 03	611 63
47	64 82	98 83	170 28	246 79	[illegible]	418 28	[illegible] 86	623 83
48	66 15	100 82	173 60	251 48	[illegible]	426 09	525 60	636 00
49	67 47	102 79	176 88	256 10	341 34	433 84	535 26	648 12
50	68 78	104 73	180 11	260 67	347 34	441 45	544 77	660 17
51	70 06	106 65	183 30	265 18	353 28	448 92	554 14	672 12
52	71 33	108 55	186 44	269 62	359 07	456 21	563 33	683 96
53	72 60	110 43	189 57	274 00	364 71	463 29	572 27	695 65
54	73 85	112 28	192 64	278 26	370 16	470 14	580 99	7 7 19
55	75 08	114 13	195 68	282 37	375 38	476 68	589 40	718 57
56	76 32	115 98	198 62	286 31	380 36	482 92	597 49	729 76
57	77 58	117 82	201 46	290 06	385 05	488 81	605 25	740 77
58	78 81	119 56	204 13	293 55	389 40	494 28	612 63	751 57
59	79 97	121 21	206 61	296 77	393 37	499 36	619 63	762 15
60	81 04	122 74	208 91	299 69	396 95	504 00	626 17	772 51

RESERVE VALUES PER $1000.

Combined or Actuaries' Experience and 4 per cent. Interest.

WHOLE LIFE

Twenty Annual Premiums.

Age.	End of 2 Years.	End of 4 Years.	End of 6 Years.	End of 8 Years.	End of 10 Years.	End of 12 Years.	End of 14 Years.	End of 16 Years.	End of 18 Years.	End of 20 Years.
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
20	25 64	53 44	83 56	116 23	151 68	190 16	231 96	277 43	326 99	381 04
21	26 27	54 71	85 54	118 98	155 24	194 60	237 36	283 89	334 60	389 96
22	26 89	56 03	87 59	121 80	158 90	199 17	242 93	290 57	342 48	399 18
23	27 54	57 37	89 69	124 72	162 69	203 90	248 69	297 46	350 63	408 71
24	28 23	58 79	91 87	127 72	166 58	208 77	254 63	304 58	359 06	418 52
25	28 92	60 21	94 09	130 79	170 58	213 78	260 76	311 92	367 75	428 57
26	29 63	61 70	96 40	133 97	174 72	218 97	267 09	319 54	376 69	438 86
27	30 38	63 22	98 76	137 25	179 00	224 33	273 66	327 40	385 86	449 35
28	31 15	64 79	101 20	140 63	183 41	229 88	280 44	335 48	395 23	460 02
29	31 91	66 40	103 71	144 12	187 97	235 62	287 46	343 77	404 76	470 88
30	32 71	68 06	106 32	147 75	192 71	241 57	294 69	352 23	414 44	481 91
31	33 55	69 80	109 02	151 51	197 63	247 75	302 09	360 82	424 27	493 11
32	34 40	71 58	111 82	155 43	202 76	254 12	309 65	369 52	434 23	504 46
33	35 30	73 45	114 75	159 50	208 08	260 63	317 30	378 34	444 32	515 96
34	36 21	75 41	117 80	163 76	213 56	267 28	325 04	387 27	454 52	527 57
35	37 22	77 44	120 98	168 19	219 18	273 99	332 88	396 29	464 83	539 31
36	38 24	79 58	124 34	172 76	224 87	280 76	340 76	405 35	475 18	551 16
37	39 31	81 82	127 82	177 42	230 62	287 57	348 68	414 45	485 60	563 10
38	40 45	84 18	131 42	182 16	236 40	294 41	356 64	423 60	496 08	575 14
39	41 64	86 64	135 07	186 89	242 16	301 25	364 59	432 75	506 57	587 26
40	42 90	89 17	138 74	191 59	247 91	308 08	372 51	441 88	517 09	599 43
41	44 20	91 69	142 36	196 25	253 63	314 86	380 41	450 99	527 61	611 63
42	45 51	94 18	145 89	200 83	259 27	321 56	388 25	460 05	538 10	623 83
43	46 79	96 58	149 35	205 34	264 82	328 16	395 95	469 03	548 51	636 00
44	48 01	98 88	152 74	209 78	270 29	334 69	403 61	477 94	558 85	648 12
45	49 17	101 14	156 06	214 16	275 68	341 13	411 18	486 73	569 04	660 17
46	50 31	103 37	159 37	218 46	281 01	347 51	418 65	495 37	579 10	672 12
47	51 44	105 62	162 66	222 79	286 33	353 85	426 04	503 89	589 01	683 96
48	52 60	107 88	165 95	227 07	291 61	360 12	433 29	512 21	598 70	695 65
49	53 76	110 12	169 23	231 34	296 86	366 30	440 35	520 31	608 18	707 19
50	54 92	112 38	172 52	235 61	302 07	372 33	447 25	528 17	617 39	718 57
51	56 09	114 64	175 79	239 86	307 18	378 22	453 91	535 76	626 32	729 76
52	57 26	116 92	179 11	244 12	312 23	383 96	460 33	543 06	634 98	740 77
53	58 47	119 20	182 43	248 31	317 12	389 46	466 47	549 99	643 30	751 57
54	59 68	121 54	185 79	252 46	321 90	394 78	472 31	556 61	651 26	762 15
55	60 90	123 92	189 11	256 52	326 53	399 85	477 82	562 85	658 86	772 51
56	62 18	126 34	192 41	260 50	330 98	404 64	483 01	568 70	666 08	782 65
57	63 51	128 76	195 67	264 37	335 24	409 17	487 86	574 14	672 89	792 54
58	64 84	131 15	198 84	268 06	339 24	413 39	492 31	579 14	679 25	802 20
59	66 16	133 47	201 93	271 61	343 02	417 30	496 38	583 66	685 12	811 59
60	67 43	135 75	204 87	274 97	346 59	420 83	500 09	587 74	690 55	820 74

Combined or Actuaries' Experience and 4 per cent. Interest.

ENDOWMENT.

TEN YEAR ENDOWMENT.

Age.	End of 1 Year.	End of 2 Years.	End of 3 Years.	End of 4 Years.	End of 5 Years.	End of 6 Years.	End of 7 Years.	End of 8 Years.	End of 9 Years.
	$ c.	$ c.	$ c	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
20	80 51	164 79	253 02	345 41	442 17	543 52	649 72	761 01	877 68
25	80 37	164 51	252 62	344 91	441 60	542 93	649 16	760 54	877 39
30	80 17	164 12	252 06	344 21	440 82	542 12	648 38	759 91	877 00
35	79 89	163 59	251 31	343 29	439 79	541 06	647 40	759 10	876 51
40	79 66	163 16	250 71	342 54	438 87	540 00	646 26	758 03	875 77
45	79 45	162 58	249 63	340 91	436 76	537 56	643 74	755 80	874 33
50	78 56	160 76	246 92	337 39	432 59	533 02	639 25	751 94	871 88
55	77 20	158 00	242 82	332 10	426 36	526 23	632 48	746 05	868 09
60	75 40	154 29	237 12	324 50	417 13	515 93	622 03	736 81	862 07

FIFTEEN YEAR ENDOWMENT.

Age.	End of 1 Year.	End of 2 Years.	End of 3 Years.	End of 4 Years.	End of 5 Years.	End of 6 Years.	End of 7 Years.	End of 8 Years.	End of 9 Years.
	$ c	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
20	47 42	97 01	148 90	203 19	260 01	319 48	381 74	446 95	515 24
25	47 32	96 82	148 60	202 78	259 49	318 85	381 02	446 14	514 38
30	47 18	96 53	148 14	202 16	258 71	317 93	379 97	445 01	513 19
35	47 02	96 20	147 66	201 53	257 94	317 06	379 01	443 98	512 13
40	47 09	96 34	147 87	201 77	258 12	317 07	378 73	443 32	511 04
45	47 33	96 60	147 91	201 41	257 25	315 59	376 65	440 65	507 84
50	47 07	95 92	146 70	199 54	254 63	312 17	372 40	435 63	502 17
55	46 75	95 08	145 19	197 20	251 35	307 80	366 86	428 86	494 29
60	46 63	94 51	143 77	194 59	247 18	301 84	358 94	418 92	482 44

FIFTEEN YEAR ENDOWMENT.

Age.	End of 10 Years.	End of 11 Years.	End of 12 Years.	End of 13 Years.	End of 14 Years.				
	$ c	$ c.	$ c.	$ c.	$ c.				
20	586 79	661 77	740 38	822 80	909 97				
25	585 92	660 93	739 62	822 21	908 92				
30	584 72	659 79	738 61	821 42	908 45				
35	583 61	658 66	737 50	820 44	907 82				
40	582 15	656 93	735 70	818 84	906 77				
45	578 56	653 15	732 05	815 75	904 84				
50	572 43	646 87	726 07	810 72	901 68				
55	563 63	637 60	717 03	802 97	896 73				
60	550 26	623 36	703 01	790 82	888 90				

Combined or Actuaries' Experience and 4 per cent. Interest.

ENDOWMENT.

TWENTY YEAR ENDOWMENT.

Age.	End of 1 Year.	End of 2 Years.	End of 3 Years.	End of 4 Years.	End of 5 Years.	End of 6 Years.	End of 7 Years.	End of 8 Years.	End of 9 Years.	End of 10 Years.
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
20	31 39	64 19	98 49	134 33	171 80	210 99	251 99	294 87	339 74	386 71
25	31 35	64 11	98 33	134 10	171 49	210 58	251 46	294 23	338 98	385 83
30	31 31	64 00	98 14	133 81	171 09	210 06	250 82	293 48	338 13	384 89
35	31 36	64 08	98 26	133 97	171 29	210 31	251 12	293 83	338 49	385 19
40	31 79	64 97	99 58	135 66	173 23	212 37	253 10	295 52	339 75	385 92
45	32 57	66 27	101 16	137 29	174 74	213 58	253 91	295 81	339 42	384 88
50	33 11	67 19	102 29	138 45	175 76	214 29	254 13	295 44	338 30	382 93
55	34 02	68 81	104 41	140 87	178 24	216 56	255 91	296 38	338 14	381 36
60	35 69	71 80	108 30	145 24	182 63	220 52	259 00	298 18	338 24	379 44

TWENTY YEAR ENDOWMENT.

Age.	End of 11 Years.	End of 12 Years.	End of 13 Years.	End of 14 Years.	End of 15 Years.	End of 16 Years.	End of 17 Years.	End of 18 Years.	End of 19 Years.	
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	
20	435 87	487 36	541 30	597 81	657 06	719 18	784 35	852 75	924 57	.....
25	434 90	486 30	540 18	596 67	655 93	718 13	783 44	852 05	924 15	.....
30	433 89	485 25	539 11	595 59	654 85	717 05	782 41	851 16	923 59	.....
35	434 04	485 15	538 67	594 79	653 72	715 69	780 97	849 87	922 74	.....
40	434 15	484 63	537 54	593 10	651 57	713 24	778 47	847 67	931 32	.....
45	432 37	482 07	534 25	589 16	647 15	708 58	773 93	843 79	918 86	.....
50	429 46	478 14	529 25	583 17	640 33	701 30	766 77	837 60	914 88	.....
55	426 28	473 20	522 50	574 69	630 42	690 49	755 94	828 10	908 70	.....
60	422 04	466 43	513 13	562 80	616 32	674 85	739 96	813 75	899 09	.....

TABLE OF PROPORTIONATE HEIGHT, WEIGHT AND CHEST MEASUREMENT.

Height.		Weight.	Chest Measurement.	20 per cent above average w't	20 per cent below average w't
ft.	in.	lbs.	inches.	lbs.	lbs.
5	1	120	34	144	96
5	2	125	35	150	100
5	3	130	35½	156	104
5	4	135	36¼	162	108
5	5	140	36¾	168	112
5	6	143	37½	172	114
5	7	145	38	174	116
5	8	148	38½	178	118
5	9	155	39	186	124
5	10	160	39¾	192	128
5	11	165	40¼	198	132
6	0	170	40¾	204	136

Combined or Actuaries' Experience and 4 per cent. Interest.

ENDOWMENT TEN ANNUAL PREMIUMS.

ENDOWMENT IN FIFTEEN YEARS.

Age.	End of 1 Year.	End of 2 Years.	End of 3 Years.	End of 4 Years.	End of 5 Years.	End of 6 Years	End of 7 Years.	End of 8 Years.	End of 9 Years.
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
20	66 49	136 06	208 88	285 13	364 97	448 56	536 13	627 90	724 05
25	66 42	135 92	208 69	284 89	364 69	448 31	535 93	627 77	724 10
30	66 32	135 72	208 40	284 54	364 30	447 93	535 62	627 61	724 15
35	66 17	135 49	208 05	284 14	363 91	447 59	535 41	627 61	724 44
40	66 22	135 59	208 28	284 46	364 27	448 00	535 86	628 17	725 28
45	66 47	135 94	208 54	284 54	364 22	447 86	535 80	628 43	726 21
50	66 24	135 34	207 71	283 45	362 97	446 62	534 85	628 19	727 24
55	65 85	134 57	206 45	281 86	361 18	444 87	533 55	627 91	728 87

ENDOWMENT IN TWENTY YEARS.

Age.	End of 1 Year.	End of 2 Years.	End of 3 Years.	End of 4 Years.	End of 5 Years.	End of 6 Years.	End of 7 Years.	End of 8 Years.	End of 9 Years.
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
20	55 47	113 49	174 23	237 79	304 32	373 98	446 93	523 35	603 40
25	55 52	113 59	174 37	238 04	304 62	374 40	447 48	524 07	604 36
30	55 58	113 73	174 59	238 31	305 05	374 98	448 27	525 14	605 77
35	55 73	114 07	175 12	239 00	306 13	376 41	450 13	527 49	608 68
40	56 26	115 1	176 83	241 40	308 98	379 81	454 02	531 90	613 70
45	57 23	116 95	179 27	244 41	312 58	384 04	458 96	537 77	620 77
50	58 02	118 43	181 56	247 48	316 53	388 99	465 21	545 64	630 76

ENDOWMENT IN TWENTY-FIVE YEARS.

Age.	End of 1 Year.	End of 2 Years.	End of 3 Years.	End of 4 Years.	End of 5 Years.	End of 6 Years.	End of 7 Years.	End of 8 Years.	End of 9 Years.
	$ c.	$ c.	$ c.	$ c.	$ c	$ c.	$ c.	$ c.	$ c.
20	46 87	95 87	147 15	200 89	256 96	315 73	377 26	441 70	509 17
25	47 07	96 31	147 80	201 70	258 10	317 14	378 98	443 75	511 62
30	47 40	96 96	148 82	203 09	259 91	319 41	381 75	447 09	515 59
35	47 97	98 19	150 70	205 68	263 27	323 62	386 89	453 23	522 81
40	49 16	100 61	154 44	210 75	269 62	331 26	395 78	463 37	534 28
45	51 06	104 29	159 76	217 64	278 14	341 41	407 71	477 29	550 44

ENDOWMENT IN THIRTY YEARS.

Age.	End of 1 Year.	End of 2 Years	End of 3 Years.	End of 4 Years.	End of 5 Years.	End of 6 Years.	End of 7 Years.	End of 8 Years.	End of 9 Years
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
20	40 19	82 23	126 19	172 17	220 28	270 61	323 30	378 44	436 18
25	40 64	83 13	127 56	174 04	222 66	273 54	326 81	382 57	440 99
30	41 33	84 53	129 72	176 98	226 44	278 22	332 41	389 20	448 73
35	42 48	87 89	133 21	181 91	232 77	286 05	341 87	400 38	461 70
40	44 43	90 91	139 50	190 31	243 37	298 88	356 91	417 66	481 30

Combined or Actuaries' Experience and 4 per cent. Interest.

ENDOWMENT.

TWENTY-FIVE YEAR ENDOWMENT.

Age.	End of 1 Year.	End of 2 Years.	End of 3 Years	End of 4 Years.	End of 5 Years.	End of 6 Years.	End of 7 Years.	End of 8 Years.
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
20	22 19	45 36	69 55	94 80	121 18	148 74	177 52	207 60
25	22 24	45 43	69 63	94 88	121 21	148 75	177 48	207 48
30	22 35	45 63	69 90	95 21	121 61	149 15	177 90	207 92
35	22 67	46 27	70 86	96 49	123 21	151 08	180 16	210 51
40	23 52	48 00	73 47	99 92	127 35	155 77	185 18	215 63
45	24 93	50 57	76 95	104 08	132 01	160 75	190 33	220 79
50	26 36	53 30	80 83	108 93	137 65	166 99	196 99	227 68
55	28 52	57 42	86 74	116 47	146 58	177 04	207 86	239 01

TWENTY-FIVE YEAR ENDOWMENT.

Age.	End of 9 Years.	End of 10 Years.	End of 11 Years.	End of 12 Years.	End of 13 Years.	End of 14 Years.	End of 15 Years.	End of 16 Years.
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
20	239 03	271 89	306 24	342 17	379 75	419 03	460 26	503 38
25	238 82	271 58	305 83	341 66	379 14	418 38	459 47	502 53
30	239 29	272 07	306 34	342 20	379 71	418 94	459 96	502 87
35	242 15	275 09	309 41	345 12	382 31	421 69	461 57	503 87
40	247 16	279 84	313 73	348 92	385 49	42[illegible] 54	463 22	504 65
45	252 18	284 57	318 01	352 60	388 44	425 66	464 39	504 78
50	259 12	291 35	324 39	358 32	393 23	429 24	466 51	505 25
55	270 53	302 44	334 78	367 62	401 06	435 25	470 41	506 76

TWENTY-FIVE YEAR ENDOWMENT.

Age.	End of 17 Years.	End of 18 Years	End of 19 Years.	End of 20 Years.	End of 21 Years.	End of 22 Years.	End of 23 Years.	End of 24 Years.
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
20	548 55	595 90	645 55	697 63	752 29	809 68	869 97	933 34
25	547 66	594 99	644 62	696 69	751 36	808 79	869 21	932 85
30	547 76	594 77	644 07	695 83	750 27	807 61	868 12	932 13
35	548 13	594 52	643 23	694 49	748 57	805 76	866 44	931 02
40	548 03	593 56	641 48	692 08	745 69	802 72	863 68	929 19
45	547 03	591 40	638 20	687 81	740 73	797 56	859 04	926 12
50	545 71	588 22	633 23	681 29	733 10	789 54	851 76	921 27
55	544 65	584 50	626 89	672 56	722 51	778 08	841 05	913 88

Age.	Present Value of Whole Life Annuity of $100.—Male. Institute of Actuaries Hm. Table. 4½ p.c	4 p. c.	3½ p.c.	Combined Experience. 4 p. c.	American Experience. 4 p. c.	Net Single Premiums, Life, per $1000. Hm. 4½ p. c.	Hm. 4 p.c.	Hm. 3½ p.c.	Act's 4 p.c.	Am. 4 p.c.	Am. 3 p.c.
	$	$	$	$	$	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
20	1726	1864	2023	1845	1856	213 61	244 47	282 26	251 88	247 77	330 94
21	1715	1851	2007	1833	1845	218 27	249 50	287 63	256 57	251 85	335 68
22	1705	1838	1991	1820	1834	222 87	254 46	292 94	261 38	256 08	340 57
23	1694	1825	1975	1807	18[illegible]3	227 61	259 57	298 39	266 34	260 47	345 62
24	1682	1811	1958	1794	1811	232 67	264 99	304 13	271 49	265 04	350 82
25	1669	1796	1940	1780	1798	238 08	270 74	310	276 80	269 79	356 18
26	1656	1780	1921	1766	1786	243 78	276 78	316	282 29	274 74	361 72
27	1642	1764	1902	1751	1772	249 73	283 06	323 0[illegible]	287 98	279 87	367 43
28	1628	1747	1882	1736	1758	255 83	289 47	329 75	293 84	285 21	373 32
29	1614	1730	1862	1720	1744	262 05	296 00	336 54	299 91	290 75	379 39
30	1599	1713	1842	1704	1729	268 40	302 66	343 43	306 14	296 51	385 64
31	1584	1696	1821	1687	1713	274 88	309 43	350 44	312 61	302 50	392 09
32	1568	1677	1800	1670	1697	281 56	316 40	357 62	319 31	308 71	398 73
33	1552	1659	1778	1652	1681	288 47	323 57	364 99	326 15	315 17	405 58
34	1536	1640	1755	1633	1663	295 61	330 97	372 56	333 27	321 86	412 63
35	1519	1620	1733	1614	1645	302 99	338 58	380 33	340 61	328 81	419 88
36	1501	1599	1709	1595	1626	310 57	346 39	388 28	348 16	336 02	427 36
37	1483	1579	1685	1574	1607	318 34	354 37	396 37	356 06	343 50	435 04
38	1465	1558	1661	1553	1596	326 29	362 51	404 61	364 08	351 24	442 95
39	1446	1536	1636	1532	1566	334 46	370 86	413 03	372 42	359 27	451 07
40	1426	1514	1610	1509	1544	342 89	379 43	421 65	381 04	367 57	459 42
41	1406	1490	1584	1486	1522	351 64	388 31	430 54	389 96	376 17	468 00
42	1385	1466	1557	1462	1499	360 76	397 52	439 74	399 18	385 06	476 80
43	1363	1442	1529	1437	1475	370 23	407 06	449 21	408 69	394 25	485 83
44	1340	1416	1500	1412	1450	379 99	416 85	458 92	418 49	403 75	495 10
45	1317	1390	1471	1386	1425	390 04	426 90	468 84	428 57	413 55	504 59
46	1293	1364	1441	1359	1398	400 28	437 12	478 89	438 84	423 66	514 30
47	1269	1337	1411	1332	1371	410 67	447 45	489 04	449 34	434 06	524 23
48	1244	1309	1381	1304	1345	421 22	457 92	499 39	460 04	444 76	534 37
49	1219	1282	1350	1276	1315	431 97	468 56	509 70	470 88	455 74	544 70
50	1194	1254	1319	1247	1286	442 93	479 38	520 23	481 92	466 99	555 22
51	1168	1225	1287	1218	1256	454 16	490 43	530 96	493 11	478 48	565 89
52	1141	1196	1255	1188	1225	465 69	501 74	541 91	504 46	490 21	576 71
53	1113	1166	1222	1158	1194	477 48	513 27	553 03	515 97	502 15	587 67
54	1086	1135	1189	1128	1163	489 47	524 96	564 28	527 59	514 31	598 79
55	1057	1104	1155	1098	1131	501 66	536 82	575 66	539 32	526 65	609 92
56	1029	1073	1121	1067	1098	514 01	548 81	587 12	551 15	539 15	621 18
57	1000	1042	1087	1036	1065	526 51	560 90	598 66	563 12	551 81	632 58
58	970	1010	1053	1005	1032	539 15	573 09	610 26	575 15	564 59	643 89
59	941	978	1018	973	998	551 93	585 39	621 93	587 27	577 48	655 30
60	911	946	984	941	965	564 78	597 73	633 61	599 43	590 46	666 7[illegible]
61	881	914	949	910	931	577 66	610 07	645 26	611 62	603 49	678 15
62	851	882	915	878	897	590 53	622 37	656 85	623 85	616 56	689 50
63	821	850	881	846	863	603 37	634 61	668 35	636 00	629 63	700 83
64	791	819	847	815	829	616 13	646 75	679 74	648 11	642 69	712 08
65	762	787	814	783	795	628 86	658 85	691 64	660 19	655 70	723 24
66	732	756	780	752	762	641 59	670 89	702 30	672 11	668 63	734 27
67	703	724	747	722	728	654 37	682 97	713 54	683 96	681 45	745 16
68	673	693	714	691	695	667 21	695 07	724 78	695 66	694 14	755 88
69	643	661	680	661	663	680 21	707 29	736 10	707 20	706 65	766 41
70	612	629	647	632	631	693 23	719 50	747 38	718 58	718 96	776 79

The single premiums are also the reserve on limited payment life policies after all premiums are paid.

One Dollar per Annum in Advance.

The sum to which One Dollar per Annum, paid at the beginning of each year, will increase, at compound interest in any number of years not exceeding Forty, 3, 3½, 4, 4½, 5, 5½ 6, and 6½ per cent. per annum.

Years.	3 Per Cent	3½ Per Cent.	4 Per Cent	4½ Per Cent.	5 Per Cent.	5½ Per Cent.	6 Per Cent.	6½ Per Cent.
1	1 030	1.035	1.040	1.045	1.050	1.055	1 060	1 065
2	2 091	2 106	2 122	2 137	2.153	2.168	2 184	2 199
3	3 184	3 214	3 246	3 278	3 310	3 342	3.375	3 407
4	4 309	4 362	4.416	4 471	4.5[illegible]	4 581	4.637	4 694
5	5 468	5.550	5 633	5.717	5.802	5 888	5 975	6 064
6	6 662	6 779	6 898	7 019	7 142	7.267	7 394	7 523
7	7 892	8 052	8 214	8.380	8 549	8 722	8.897	9.077
8	9 159	9.368	9 583	9.802	10.027	10 256	10 491	10.732
9	10 464	10 731	11.006	11.288	11 578	11.875	12 181	12 494
10	11 808	12.142	12.486	12 841	13.207	13.583	13 972	14.371
11	13 192	13 602	14.026	14 464	14.917	15 385	15 870	16 371
12	14 618	15 113	15.627	16 160	16.713	17.287	17 882	18 500
13	16 086	16.677	17.292	17.932	18 599	19.292	20 015	20 768
14	17 599	18 296	19 024	19.784	20.579	21 499	22 276	23 182
15	19.157	19.971	20 825	21.719	22.657	23 641	24 673	25 754
16	20 762	21.705	22 698	23.742	24 840	25 996	27 213	28.493
17	22 414	23 500	24 645	25 855	27.132	28.481	29 906	31.410
18	24 117	25 357	26.671	28 064	29.539	31 103	32 760	34 517
19	25 870	27.280	28.778	30 371	32.066	33 868	35 786	37.825
20	27.676	29.269	30.969	32.783	34.719	36 786	38 993	41 350
21	29 537	31 329	33.248	35 303	37·505	39.864	42 392	45 192
22	31 453	33 460	35 618	37.937	40 430	43.112	45 996	49 098
23	33 426	35 667	38.083	40.689	43.502	46 538	49 816	53 355
24	35 459	37 950	40 646	43 565	46.727	50 153	53 865	57.888
25	37.553	40.313	43 312	46 571	50.113	53 966	58 156	62.715
26	39 710	42 759	46.084	49.711	53 669	57 989	62 706	67 857
27	41.[illegible]31	45 291	48 968	52 993	57 403	62 233	67.528	73 333
28	44.219	47 911	51 966	56 423	61 323	66.711	72 640	79 164
29	46 575	50.623	55.085	60 007	65.439	71 435	78 058	85 375
30	49 003	53.429	58.328	63.752	69 761	76.419	83.802	91.989
31	51 503	56 335	61 701	67 666	74 299	81 677	89.890	99.034
32	54.078	59 341	65 210	71.756	79.064	87.225	96 343	106.536
33	56.730	62 453	68 858	76 030	84.067	93 077	103.184	114 526
34	59 462	65.674	72 652	80 497	89.320	98 251	110 135	123.035
35	62 276	69 008	76 598	85 164	94.836	105 765	118.121	132.097
36	65 174	72.458	80 702	90.041	100.628	112 637	126 268	141.748
37	68 159	76.029	84 970	95 138	106.710	119.887	134 904	152 027
38	71 234	79 725	89 409	100.464	113.095	127.536	144 058	162.974
39	74.401	83.550	94 026	106 030	119.800	135 606	153 762	174 632
40	77.663	87.510	98.827	111.847	126.840	144.119	164 048	187.048

One Dollar Principal.

The sum to which One Dollar principal will increase, at compound interest in any number of years not exceeding Forty, at 3, 3½, 4, 4½, 5, 5½, 6 and 6½ per cent. per annum

Years.	3 Per Cent.	3½ Per Cent.	4 Per Cent.	4½ Per Cent.	5 Per Cent.	5½ Per Cent.	6 Per Cent.	6½ Per Cent
1	1.030	1.035	1.040	1.045	1.050	1.055	1.060	1.065
2	1.061	1.071	1.082	1.092	1.103	1.113	1.124	1.134
3	1.093	1.109	1.125	1.141	1.158	1.174	1.191	1.208
4	1.126	1.148	1.170	1.193	1.216	1.239	1.262	1.286
5	1.159	1.188	1.217	1.246	1.276	1.307	1.338	1.370
6	1.194	1.229	1.265	1.302	1.340	1.379	1.419	1.459
7	1.230	1.272	1.316	1.361	1.407	1.455	1.504	1.554
8	1.267	1.317	1.369	1.422	1.477	1.535	1.594	1.655
9	1.305	1.363	1.423	1.486	1.551	1.619	1.689	1.763
10	1.344	1.411	1.480	1.553	1.629	1.708	1.791	1.877
11	1.384	1.460	1.539	1.623	1.710	1.802	1.898	1.999
12	1.426	1.511	1.601	1.696	1.796	1.901	2.012	2.129
13	1.469	1.564	1.665	1.772	1.886	2.006	2.133	2.267
14	1.513	1.619	1.732	1.852	1.980	2.116	2.261	2.415
15	1.558	1.675	1.801	1.935	2.079	2.233	2.397	2.572
16	1.605	1.734	1.873	2.022	2.183	2.355	2.540	2.739
17	1.653	1.795	1.948	2.113	2.292	2.485	2.693	2.917
18	1.702	1.857	2.026	2.208	2.407	2.621	2.854	3.107
19	1.754	1.922	2.107	2.308	2.527	2.766	3.026	3.309
20	1.806	1.990	2.191	2.412	2.653	2.918	3.207	3.524
21	1.860	2.059	2.279	2.520	2.786	3.078	3.400	3.753
22	1.916	2.132	2.370	2.634	2.925	3.246	3.604	3.997
23	1.974	2.206	2.465	2.752	3.072	3.426	3.820	4.256
24	2.033	2.283	2.563	2.876	3.225	3.615	4.049	4.533
25	2.094	2.363	2.666	3.005	3.386	3.813	4.292	4.828
26	2.157	2.446	2.772	3.141	3.556	4.023	4.549	5.141
27	2.221	2.532	2.883	3.282	3.733	4.244	4.822	5.476
28	2.288	2.620	2.999	3.430	3.920	4.478	5.112	5.832
29	2.357	2.712	3.119	3.584	4.116	4.724	5.418	6.211
30	2.427	2.807	3.243	3.745	4.322	4.984	5.743	6.614
31	2.500	2.905	3.373	3.914	4.538	5.258	6.088	7.044
32	2.575	3.007	3.508	4.090	4.765	5.547	6.453	7.502
33	2.652	3.112	3.648	4.274	5.003	5.852	6.841	7.990
34	2.732	3.221	3.794	4.466	5.253	6.174	7.251	8.509
35	2.814	3.334	3.946	4.667	5.516	6.514	7.686	9.062
36	2.898	3.450	4.104	4.877	5.792	6.872	8.147	9.651
37	2.985	3.571	4.268	5.097	6.081	7.250	8.636	10.279
38	3.075	3.[illegible]	4.439	5.326	6.385	7.649	9.154	10.947
39	3.167	3.[illegible]	4.616	5.566	6.705	8.069	9.704	11.658
40	3.262	3.959	4.801	5.816	7.040	8.513	10.286	12.416

One Dollar Principal.

The present value of One Dollar to be received at the end of any number of years, not exceeding Forty, discounting at the rates of 3, 4, 4½, 5, 5½, 6, 6½ and 7 per cent. compound interest.

Years.	3 Per Cent.	3½ Per Cent	4 Per Cent.	4½ Per Cent.	5 Per Cent.	5½ Per Cent.	6 Per Cent.	6½ Per Cent.
1	.9709	.9662	.9615	.9569	.9524	.9479	.9434	.9390
2	.9426	.9335	.9246	.9157	.9070	.8984	.8900	.8817
3	.9151	.9019	.8890	.8763	.8638	.8516	.8396	.8278
4	.8885	.8714	.8548	.8386	.8227	.8072	.7921	.7773
5	.8626	.8420	.8219	.8025	.7835	.7651	.7473	.7299
6	.8375	.8135	.7903	.7679	.7462	.7252	.7050	.6853
7	.8131	.7860	.7599	.7348	.7107	.6874	.6651	.6435
8	.7894	.7594	.7307	.7032	.6768	.6516	.6274	.6042
9	.7664	.7337	.7026	.6729	.6446	.6176	.5919	.5673
10	.7441	.7089	.6756	.6439	.6139	.5854	.5584	.5327
11	.7224	.6849	.6496	.6162	.5847	.5549	.5268	.5002
12	.7014	.6618	.6246	.5897	.5568	.5260	.4970	.4697
13	.6810	.6394	.6006	.5643	.5303	.4986	.4688	.4410
14	.6611	.6178	.5775	.5400	.5051	.4726	.4423	.4141
15	.6419	.5969	.5553	.5167	.4810	.4479	.4173	.3888
16	.6232	.5767	.5339	.4945	.4581	.4246	.3936	.3651
17	.6050	.5572	.5134	.4732	.4363	.4024	.3714	.3428
18	.5874	.5384	.4936	.4528	.4155	.3815	.3503	.3219
19	.5703	.5202	.4746	.4333	.3957	.3616	.3305	.3022
20	.5537	.5026	.4564	.4146	.3769	.3427	.3118	.2838
21	.5375	.4856	.4388	.3968	.3589	.3249	.2942	.2665
22	.5219	.4692	.4220	.3797	.3418	.3079	.2775	.25[illegible]2
23	.5067	.4533	.4057	.3633	.3256	.2919	.2618	.2349
24	.4919	.4380	.3901	.3477	.3101	.2767	.2470	.2206
25	.4776	.4231	.3751	.3327	.2953	.2622	.2330	.2071
26	.4637	.4088	.3607	.3184	.2812	.2486	.2198	.1945
27	.4502	.3950	.3468	.3047	.2678	.2356	.2074	.1826
28	.4371	.3817	.3335	.2916	.2551	.2233	.1956	.1715
29	.4243	.3687	.3207	.2790	.2429	.2117	.1846	.1610
30	.4120	.3563	.3083	.2670	.2314	.2006	.1741	.1512
31	.4000	.3442	.2965	.2555	.2204	.1902	.1643	.1420
32	.3883	.3326	.2851	.2445	.2099	.1803	.1550	.1333
33	.3770	.3213	.2741	.2340	.1999	.1709	.1462	.1252
34	.3660	.3105	.2636	.2239	.1904	.1620	.1379	.1175
35	.3554	.3000	.2534	.2143	.1813	.1535	.1301	.1103
36	.3450	.2898	.2437	.2050	.1727	.1455	.1227	.1036
37	.3350	.2800	.2343	.1962	.1644	.1379	.1158	.0973
38	.3252	.2706	.2253	.1877	.1566	.1307	.1092	.0913
39	.3158	.2614	.2166	.1797	.1491	.1239	.1031	.0858
40	.3066	.2526	.2083	.1719	.1420	.1175	.0972	.0805

One Dollar Per Annum.

The present value of an Annuity of One Dollar (Annuity payable at end of each year), for any number of years not exceeding Forty, discounting at the rates of 3, 4, 4½, 5, 5½, 6, 6½ and 7 per cent., Compound Interest.

Years.	3 Per Cent.	3½ Per Cent.	4 Per Cent.	4½ Per Cent.	5 Per Cent.	5½ Per Cent.	6 Per Cent.	6½ Per Cent.
1	.971	.966	.962	.957	.952	.948	.943	.939
2	1.913	1 900	1.886	1.873	1.859	1.846	1.833	1.821
3	2.829	2 802	2.775	2 749	2 723	2 698	2 673	2 648
4	3.717	3.673	3.630	3.588	3.546	3 505	3.465	3 426
5	4 580	4 515	4.452	4.390	4.329	4.270	4.212	4.156
6	5.417	5 329	5 242	5 158	5 076	4.996	4 917	4 841
7	6.230	6 115	6.002	5.893	5.786	5 683	5 582	5.485
8	7.020	6.874	6.733	6.596	6 463	6.335	6.210	6.089
9	7.786	7.608	7.435	7.269	7.108	6.952	6.802	6 656
10	8.530	8.317	8 111	7.913	7.722	7.538	7.360	7.189
11	9.253	9 002	8.760	8.529	8 306	8 093	7.887	7.689
12	9.954	9.663	9.385	9 119	8.863	8.619	8.384	8 159
13	10 635	10.303	9.986	9.683	9 394	9 117	8 853	8 600
14	11.296	10.921	10.563	10 223	9 899	9 590	9 295	9.014
15	11.938	11.517	11 118	10.740	10.380	10.038	9.712	9.403
16	12.561	12 094	11 652	11.234	10.838	10.462	10 106	9.768
17	13.166	12.651	12.166	11.707	11 274	10.865	10.477	10.111
18	13.754	13.190	12.659	12.160	11 690	11.246	10 828	10.432
19	14 324	13.710	13 134	12.593	12.085	11.608	11.158	10.735
20	14.877	14.282	13.590	13.008	12 462	11 950	11.470	11.019
21	15.415	14.698	14.029	13.405	12.821	12.275	11.764	11.285
22	15 937	15.167	14 451	13.784	13.163	12 583	12.042	11 531
23	16.444	15.620	14.857	14.148	13.489	12.875	12 303	11.770
24	16.936	16.058	15 247	14.495	13.799	13.152	12.550	11 991
25	17.413	16.482	15.622	14.828	14.094	13.414	12.783	12.198
26	17.877	16 890	15.983	15.147	14.375	13.662	13.003	12.392
27	18.327	17.285	16.330	15.451	14 643	13.898	13.210	12 575
28	18.764	17.667	16 663	15 743	14.898	14.121	13 406	12.746
29	19.188	18 036	16.984	16 022	15.141	14.333	13.591	12 907
30	19.600	18 392	17.292	16.289	15.372	14.534	13.765	13.059
31	20.000	18 736	17 588	16.544	15.593	14 724	13 929	13 201
32	20.389	19 069	17.874	16.789	15 803	14 904	14.084	13 334
33	20.766	19 390	18.148	17 023	16.003	15.075	14.230	13.459
34	21.132	19.701	18 411	17 247	16.193	15.237	14.368	13.577
35	21.487	20 001	18.665	17.461	16.374	15.391	14.498	13.687
36	21.832	20 291	18.908	17.663	16 547	15.536	14.621	13.791
37	22 167	20 576	19.143	17.862	16 711	15.674	14 737	13 888
38	22 492	20.841	19.368	18 050	16.868	15.805	14 846	13.979
39	22 808	21 105	19 584	18 230	17.017	15 929	14.949	14.065
40	23.115	21 355	19.793	18.402	17.159	16.046	15.046	14.146

Age.	Institute of Actuaries HM. TABLE.		American Experience.		Combined or Actuaries Experience.	
	Expectation of life in years.	Number dying annually per 1000.	Expectation of life in years.	Number dying annually per 1000.	Expectation of life in years.	Number dying annually per 1000.
20	42 06	6 09	42 20	7 23	41 40	6 80
21	41 33	6 43	41 53	7 22	40 70	6 83
22	40 60	6 50	40 85	7 21	40 00	6 86
23	39 83	6 38	40 17	7 20	39 39	6 90
24	39 15	6 22	39 49	7 19	38 68	6 94
25	38 41	6 17	38 81	7 18	37 98	6 99
26	37 63	6 18	38 12	7 18	37 27	7 03
27	36 91	6 24	37 43	7 18	36 56	7 08
28	36 16	6 54	36 73	7 18	35 86	7 14
29	35 42	6 73	36 03	7 19	35 15	7 20
30	34 68	6 94	35 33	7 20	34 43	7 27
31	33 95	7 06	34 63	7 21	33 72	7 34
32	33 21	7 17	33 93	7 23	33 01	7 42
33	32 48	7 27	33 21	7 26	32 30	7 50
34	31 75	7 40	32 50	7 29	31 58	7 58
35	31 02	7 57	31 78	7 32	30 87	7 67
36	30 29	7 79	31 07	7 37	30 15	7 76
37	29 56	8 02	30 35	7 42	29 44	7 85
38	28 84	8 21	29 62	7 49	28 72	7 95
39	28 12	8 38	28 90	7 56	28 00	8 05
40	27 40	8 48	28 18	7 65	27 28	8 15
41	26 68	8 54	27 45	7 74	26 56	8 26
42	25 69	8 65	26 72	7 85	25 84	8 39
43	25 23	8 87	26 00	7 97	25 12	8 57
44	24 51	9 11	25 27	8 12	24 40	8 81
45	23 79	9 50	24 54	8 28	23 69	9 09
46	23 08	9 96	23 81	8 48	22 97	9 44
47	22 38	10 41	23 08	8 70	22 27	9 81
48	21 68	10 82	22 36	8 96	21 56	10 21
49	20 99	11 24	21 63	9 27	20 87	10 63
50	20 31	11 60	20 91	9 62	20 18	11 08
51	19 63	11 93	20 20	10 01	19 50	11 56
52	18 95	12 35	19 49	10 44	18 82	12 07
53	18 28	12 86	18 79	10 91	18 16	12 61
54	27 62	13 39	18 09	11 43	17 50	13 16
55	16 96	13 99	17 40	11 99	16 86	13 75
56	16 32	14 62	16 72	12 60	16 22	14 36
57	15 68	15 27	16 05	13 25	15 59	14 97
58	15 05	15 92	15 39	13 94	14 97	15 61
59	14 44	16 67	14 74	14 68	14 37	16 27
60	13 83	17 47	14 10	15 46	13 77	16 98
61	13 24	18 30	13 47	16 28	13 18	17 70
62	12 66	19 15	12 83	17 13	12 61	18 44
63	12 10	20 01	12 26	18 00	12 05	19 17
64	11 55	20 76	11 67	18 89	11 51	19 90
65	11 01	21 41	11 10	19 30	10 97	20 61
66	10 49	21 93	10 54	20 70	10 46	21 28
67	9 98	22 48	10 00	21 58	9 96	21 91
68	9 48	22 74	9 47	22 43	9 47	22 46
69	8 98	23 19	8 97	23 21	9 00	22 91
70	8 50	23 71	8 48	23 91	8 54	23 27

TABLE OF EXTRA PREMIUMS PER $1000 OF ASSURANCE.

Companies.	Females.	Railway Locomotive Engineer or Fireman.	Passenger train hands (not Engineers or Firemen.)	Brakesmen on Mixed or Freight train	Conductor on Mixed or Freight train	Switchman.	Captain and Head Officers on Lake and River Steamers.	Under Officers, Sailors, Firemen, Lakes or Rivers.	Captain and Head Officers Ocean Steamers	Superintendent Underground Works.	Bar Tenders.
	$5. Free on 10 pt. & 20 yr. Endow.	$	$	$	$	$	$	$	$	$	$
Ætna.....		10	No chrge.	Not takn.	No chge. under certain plans	5	No chge.	No chge.	5	Not takn.	Not takn.
Canada.....	$5 on wh. plan.	5 to 7.50	do.	do.	5 to 7.50	Not takn.	do.	2.50 to 5	2.50 to 5 No chg. on 1st class pass. strs.	3 to 5	do.
Can.-Guard Confedertn.	No chge 5	20 yr. En. 5	No chge. 5	20 yr. En.	20 yr. En. 10	20 yr. En. 10	20 yr. En. 5	20 yr. En.	20 yr. En. 5	Not takn. 5	Not takn.
Continental.		7.50	5 on Life Plans	Not takn,	5 on Life Plans	Not takn.	5	5	10	Not takn.	Not takn.
Crown.....		2.50 to 5	2.50 No extra on E. plan	† Not takn.	2.50 to 5	† Not takn.	2.50 to 5	2.50-7.50	2.50 to 5	....	....
Dominion...	No chge.	20 yr. En F. not taken.	20yr. End. Bksmen. not taken	Not takn.	Not takn.	No chge.	No. chge.	Not takn.	20 yr. En.	20 yr. En.	Not takn.
Equitable ..	....	8 yrs to age	....	8 yrs to age	8 yrs to age	12 yrs to age	No chge.	5 to 10 yrs to age.	No chge.	10 to 15 yrs. to age	12 yrs to ge on 10 & 15 yrs. Endowt.
Excelsior...	5 on W L. plan	5. Free on 15 & 20 yr. Endow.	2.50 on W. L. pln.	Not takn.	5. Free on 15 & 20 yr. Endow.	Not takn.	5 on W.L. Plan	2.50 to 10.00	5 to 10 20 yr. En. Free	2.50	5 to 10 15 yr. En. Free
Federal.....	5 on W.L plan	$5 except on Short term En.	No chge.	do.	5	do.	No chge.	End. only	No chge.	5	Not takn. unless to abstainer
Great West.	No chge.	Endow-	ment pla	n with $10	extra.	En	dowment	plan wit	h $ 10 ext	ra.	
Home.	2.50 to 10	5. No chge 20 yr. En.	2.50	Not takn.	5	Not takn.	5	5	2.50	5	Not takn. Not takn.

Table of Extra Premiums per $1000 of Assurance.

Companies.	Females.	Railway Locomotive Engineer or Fireman.	Passenger train hands (not Engineers or Firemen.)	Brakesmen on Mixed or Freight train.	Conductor on Mixed or Freight train.	Switchman.	Captain and Head Officers on Lake and River Steamers.	Under Officers, Sailors, Firemen, Lakes or Rivers.	Captain and Head Officers Ocean Steamers.	Superintendent. Underground Works.	Bar Tenders.
	$	$	$	$	$	$	$	$	$	$	$
Imperial.....	No chge.	5 to 7.50	No chge.	Not takn.	5 to 7.50	Not takn.	2.50 No charge on short En	Not takn	No chge.	3 to 5	Not takn.
Ldon & Lanc.	.....	15 & 20 yr. Endow.	25 yr. En.	20 yr. En.	15 yr. En.	.....	25 yr. En.	20 yr. En.	25 yr. En	.....	.....
*London.....	None	7.50	Free on 20 yr. End.	10	5	10	5	.....	5	5	.. ..
Manufctrers.	5 on W.L. & 25 pts. plan	5, but no chrge, on End. mat. befre age 61	No chge.	Not takn.	5. No chg. on End. mat. bef're age 61	Not takn.	No chg.	5 to 10 according to locality	5 to 10 according to circumstances	5	Not takn.
Metroplitan .	Here-	after no	extra	premiums	will be	charged.					
Monarch	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
†Mut'l of Ca.	.....	.....	.....	Not takn.	Not takn.	Not takn.	.....	.....	.....	.....	Not takn.
" N.Y..	No chge.	Not takn.	No chge.	Not takn.	5 to 10	Not takn.	No chg.	Not takn.	No chg. 1st class Vessels	Mining Supt. 5	Not takn.
National.....	20 payts. life	20 yr. En.	do.	do.	20 yr. En.	do.	2.50	15 yr. En.	5	5	do.
New York....	No extra	Premium	s charged	but treat	thro. the	medm. of	their "In	termedia	te Adjust	able Accu	mulation
Northern ..	5 on W.L. Plan	5	5	10	10	Not takn.	5	10	10	5	Not takn.
No. Amercn.	do.	15 yr. En.	20 yr. En.	Not takn.	15 yr. En.	Not takn.	(20 yr. E.	20 pay life	spl. cases.)	Not takn.	15 yr. End
Royal.....	No chge.	5	No chge.	No takn.	5	2.50	2.50	5	No chge.	5	10
Ryl. Victoria	20 pay. life or shorter	15 yr. En.	20 yr. En.	Not generall tak ..	15 yr. En.	ge. Not rally taken.	.....	20. yr En	.....	.....	15 yr. En.

	No chge.	5	No chge.	No takn.	5	2.50	2.50	5	No chge.	5	15 yr. End
Ryl. Victoria	20 pay. life or shorter	15 yr. En.	20 yr. En.	Not general tak...	15 yr. En.	ge. Not rally taken.	.....	20. yr En	.....	.....	10 15 yr. En.

TABLE OF EXTRA PREMIUMS PER $1000 OF ASSURANCE.

Companies.	Females.	Railway Locomotive Engineer or Fireman.	Passenger train hands (not Engineers or Firemen.)	Brakesmen on Mixed or Freight train	Conductor on Mixed or Freight train	Switchman.	Captain and Head Officers on Lake and River Steamers	Under Officers, Sailors, Firemen, Lakes or Rivers.	Captain and Head Officers Ocean Steamers.	Superintendent Underground Works.	Bar Tenders.
	$	$	$	$	$	$	$	$	$	$	$
Sovereign....	Have not	had occas	ion as yet	o act upo	n extra p	rems. and	in cnsequ	ce, no rul	e has yet	been ado	pted
Standard ..	.....	10	5 in some cases. No charge	10	10	.....	No chge	No chge.	Mercan. Marine Scheme.	.....	10
State.....	None	Not takn	.....	Not takn.	Not takn.	Not takn.	.. ...		.....	Not takn.	Not takn.
Star.....	No chge.	2.50	2.50	2.50	2.50	2.50	No chge.	No chge	2.50	10	Special
Sun..... ...	5	5	No chge.	20	5	10	5	5	5	2.50 to 5	10
§ Travellers..	.....	5	2.50	$15 on 20 yr. En. or higher prems.	2.50 to 5	12.50 to 15	5 to 7.50	2.50 to 5	5 to 7.50	2.50	.....
Union.	5 on W.L. plan	5	2.50	20	7.50	5	5 on W.L. plan	5 to 10	5 to 10	2.50	5 to 10 on short En. No chge.
Union Mutl.	Do not write policies on ordinary Seamen, Underground Miners, Bar Tenders or Saloon Keepers. Careful selection made in the other Classes, sometimes limiting applicants to short term policies, but when policies issued to such, no extra premium is charged.										
Untd. States	No extra premiums charged, but occupations, etc., requiring such, placed under a system of "Death Claim Values," graded according to the assumed hazard.										

† Will issue at regular rates, but with clause providing that full reserve only will be paid in case of death by accident, due to Occupation, directly or indirectly, and the other extras quoted will be reduced by $2.50 if the policy is issued under "Special Mortality Dividend Class."

* Extras quoted are for W.L. plans, and are subject to reduction on Endowments.

† Practice varies. In some cases extra is charged while others are limited to short Endowments.

§ Extras quoted are for premiums less than 20 year Endowment.

Table of Extra Premiums per $1000 of Assurance.

Companies.	Saloon Keepers.	Brewery and Employees in Breweries.	Hotel and Restaurant Keepers.	Electric Telegraph and Telephone linemen.	Dynamo Tenders.	Electro Engineers.	Electro Carbonizer.	Builders of Bridges, Steel Frames and Skeletons.	Paid City Firemen.	Train Despatcher—Yard.	Yard Master or Yard Man.
	$	$	$	$	$	$	$	$	$	$	$
Ætna...	Not takn.	Manrs. & office staff on short Endow.	None but selected risks accepted	None	None—s risks only	elected accepted	.....	None	None	10	10
Canada.....	do.	Not takn.	20 yr. En.	Not	taken	1.50 to 2.50	1.50 to 2.50	3 to 5	3 to 5	*	¶
Can. Guardn.	do.	20 yr. En.	20 yr. En.	Not	taken		Not	taken	20 yr. En.	No chge.	2.50 to 5
Confederatn...	No spe	cial rate	and only	In excepti	onal case	s have po	licies bee	n issued.	20 yr. En.	20 yr. En.	20 yr. En.
Continental.	5 & End. only	5 & End. only	5 & End. only	5	Not	taken	5	Not takn.	.....	.....	.....
Crown.	.....	.....	.....	.....	.....	.....	.....	.....	10	Not	taken
Dominion....	Not takn.	Not takn.	Special 15 & 20 yr. Endow.	Sht. trm. Endow.	No cha	rge on E	ndowmen	t plan	Not takn.	20 yr. En.	20 yr. En.
Equitable....	8 to 10 yrs to age	4 yrs. to age.	.....	5 to 8 yrs. to age	5 to 8 yrs to age	5 yrs. to age	5 yrs. to age	6 yrs. to age	3 to 5 yrs. to age	5 yrs. to age	5 yrs. to age
Excelsior....	5 to 10 15 yr. En. Free.	5 to 10 15 yr. En. Free.	5 to 10 15 yr. En. Free	5 to 10	5 to 10	2.50 on W pts. Free	L. & 20	on higher	5 to 10	5	5 to 10	5 to 10
Federal.....	Sht. trm. En. if to	abstners.	Short Endow.	Short Endow.	5	Not takn.	pl	ans	5	5	5	Not takn.
Great West..	Not takn.	Not t	aken		.....	spl. cluse.	5	.....	5	Endow, a	nd $10.	.....
Home..	Not taken		10		Not	taken	2.50	Speci 2 50	al plan Not takn.	2 50 to 5	Not taken	

TABLE OF EXTRA PREMIUMS PER $1000 OF ASSURANCE.

Companies.	Saloon Keepers.	Brewers and Employees in Breweries.	Hotel and Restaurant Keepers.	Electric Telegraph and Telephone linemen.	Dynamo Tenders.	Electric Engineers.	Electric Carbonizer.	Builders of Bridges, Steel Frames and Skeletons.	Paid City Firemen.	Train Despatcher—Yard.	Yard Master or Yard Man.
	$	$	$	$	$	$	$	$	$	$	$
Imperial. ..	Not takn.	Not takn.	No chge. on 20 yr. E. or less.	Not taken.		1.50to 2.50	1.50to 2.50	3 to 5	3 to 5	2.50 to 5	2.50 to 5
Ldon & Lanc	10 yr. En.	...	20 yr. En.	20 yr. En.	.....	.....	.....	20 yr. En.	20 yr. En.	.....	.....
*London. ..	.....	Free on 20 yr. En.	Free on 20 yr. En.	.....	.....	.....	.....	.....	5	5	5
Manufctrers	Not takn.	Not takn. as a rule.	Free on 10 or 15 yr. End.	Not taken		2.50	.....	....	5	5	Not takn.
Metroplitan .	Here after no extra Premiums will be charged.										
Monarch.	.....	.....	.....	.....	...	.....	.....	.....	.....	....	.....
†Mut l of Ca.	Not taken			Not taken			2.50	Not takn.	5	Not taken	
" N.Y....	Not takn.	Not takn.	If Bar-tender kept	Not taken		Accepted after 1 yrs expnce.	Not takn.	Not taken		Not taken	
National.....	do.	do.	20 yr. En.	Not taken		20 yr. En.	7.50	7.50	5	Not taken	
New York....	No extra Premiums charged but treat. thro. the tion Class."					medm. of	their "Intermediate and Adjustable Accumula-				
Northern....	Not takn.	10	10	Not taken		5	5	5	5	5	5, Yard-men not taken
No. Americn.	15 yr. En.	15 yr. En.	20 year	Endowment		No chge.	No chge.	20 yr. En.	20 pts. life	20 yr. En.	Not takn.
Royal	10	10	10	.....	.....	.....	3 yrs to age	.....	.....	.....	.....

Table of Extra Premiums per $1000 of Assurance.

Companies.	Saloon Keepers.	Brewers and Employees in Breweries.	Hote and Restaurant Keepers.	Electric Telegraph and Telephone linemen.	Dynamo Tenders.	Electric Engineers.	Electric Carbonizer	Builders of Bridges. Steel Frames and Skeletons.	Paid City Firemen.	Train Despatcher—Yard.	Yard Master or Yard Man.
	$	$	$	$	$	$	$	$	¶	$	$
Ryl. Victoria	Not usually takn	Brewers En. plan. Emplyes. not taken	15 yr. En	Not ge	nerally t	aken	Not generally taken	7.50	15 yr. En.	End. plan	15 yr. En.
Sovereign . .	Have not	had occas	ion as yet	to act upo	n extra p	rems.and	in cnseqn	ce, no rul	e has yet	been ado	pted
Standard ..	10	10	10	10	Each	case trea	ted on its merits				
Star	Spec	ial	"No extr	a usually	chargd."	"No extr	a usually chargd."				
State	Not	taken							.....	.....	.....
Sun.....	10	10	10	10	No chge.	No chge.	No chge,	10	5	10	10 if at Switch
§Travelers .	... ..	.....	.....	2.50 to 5	2.50 on less than 20 yr. End	125 p.c. to 175 p.c.	125 p.c. to 175 p.c.	5 to 7.50	2.50 to 5		
Union..	5 to Endow	10 on sh	ort						5. Except. on short Endow.	.....	12.50 to 15
		ment— N	o charge	10	10	5 on W.	L. plan	7.50		10	7.50
Union Mutl.	Do not write policies on ordinary Seamen, Underground Miners, Bar Tenders or Saloon Keepers. Careful selection made in the other Classes, sometimes limiting applicants to short term policies, but when policies issued to such, no extra premium is charged.										
Untd. States	No	xtra premiums charged, but Occupations, etc., requiring such, placed under a system of "Death Claim Values," graded according to the assumed hazard.									

* At Station.

† Will issue at regular rates, but with clause providing that full reserve only will be paid in case of death by accident due to Occupation directly or indirectly, and the other extras quoted will be reduced by $2.50 if the policy is issued under "Special Mortality Dividend Class."

¶ Yard Master. Yard man not taken.

* Extras quoted are for W. L. Plans, and are subject to reduction on Endowments.

† [illegible] varies. In some cases extra is charged while others are limited to short Endowments.

¶ Extras quoted are for premiums less than 20 year Endowment[illegible]

GENERAL EXPLANATIONS.

Where rates quoted in this book are for non-participating policies the table is headed "WITHOUT PROFITS", otherwise, the table is to be understood as "WITH PROFITS" or "PARTICIPATING."

Conditions contained in policies are treated under the following heads: DAYS OF GRACE, LOANS, CASH SURRENDER VALUES, PAID-UP POLICIES, EXTENDED INSURANCE, AUTOMATIC NON-FORFEITURE, POLICY VOIDED, INDISPUTABILITY and REVIVAL. Where the POLICY makes no provision for any one of the above the absence of the heading indicates the fact.

"EXTENDED INSURANCE" and "AUTOMATIC NON-FORFEITURE" are used with the following distinction. Where the policy, after non-payment of premium, takes a new status and is treated as term insurance paid up for a certain time, we use the former, but where the policy maintains its original status and the unpaid premium is treated as a lien on the policy the latter term is used.

ÆTNA LIFE.

DAYS OF GRACE.—Thirty one days, but Interest charged for days taken.

LOANS.—Granted after the second year under participating policies, after the third year under non-participating policies, (except non participating endowments of not more than twenty years, these latter after the second year) if policy is not then assigned, subject to an interest charge not exceeding six per cent. per annum. If a request for the automatic premium loan privilege has been signed by the insured and assignee, if any, the amount of any premium not paid in cash when due or within the days of grace less any dividend applicable thereon, will, without further action by the owners, be loaned by the company in payment of such premium provided such loan with all other indebtedness does not exceed the cash value of the policy.

PAID-UP POLICY.—Participating policies after two years-non-participating policies after three years (except non-participating endowments of not more than twenty years, these latter after two years), upon surrender of the original

under "Special Mortality Dividend Class."
¶ Yard Master. Yard man not taken.
* Extras quoted are for W. L. Plans, and are subject to reduction on Endowments.
† Flat Rate Policy. In some cases extra is charged while others are limited to short Endowments.
‡ Extras quoted are for premiums less than 20 year Endowment.

policy within two months from the date of default in payment of premium, a paid-up non-participating policy will be issued.

CASH SURRENDER VALUES—Guaranteed under participating policies at the end of the second year, under non-participating policies at the end of the third year (except non-participating endowments of not more than twenty years, these latter after two years) and annually thereafter, for amounts specified in the policy.

EXTENDED INSURANCE—When premiums are discontinued after having been paid for two years under participating policies, after three years under non-participating policies, (except non-participating endowments of not more than twenty years, these latter after two years.) the insurance will be automatically extended for a time stipulated in the policy without further payment of premium.

INCONTESTABLE—After one year.

MILITARY AND NAVAL SERVICE, DUELLING OR VIOLATION OF LAW—No conditions.

RESIDENCE, TRAVEL AND OCCUPATION—No restrictions.

SUICIDE—Within one year, whether sane or insane, renders the policy null and void.

RE-INSTATEMENT—In event of lapse, if the policy has not been surrendered to the Company, it may be re-instated within five years after default on payment of premiums upon evidence of good health.

Notes on Policies.

FIVE YEAR CONVERTIBLE TERM—Policy may be renewed at end of each five years up to age sixty (when the privilege ceases) without medical re-examination, at the rate for actual age attained. Policy may be changed in the first five years to any other plan issued by the Company on payment of the difference of premium with interest at six per cent, or at any time thereafter on payment of premium at attained age.

10 YEAR RENEWABLE TERM.—Policy can be renewed at end of each ten years of the insurance, without new medical examination, at the rate for actual age attained; but the surplus under each policy will be accumulated and applied toward maintaining the premium at the rate originally charged or policy may be exchanged for one on any other plan issued by the Company.

CANADA LIFE.

DAYS OF GRACE.—Thirty days.

LOANS.—After three years, on application, as per table and conditions stated on back of policy.

CASH SURRENDER VALUES.—After three years on application, as per table on back of policy.

PAID-UP POLICIES.—After three years on application, as per table on back of policy.

MILITARY OR NAVAL SERVICE.—No conditions.

OCCUPATION, RESIDENCE OR TRAVEL.—No conditions.

INDISPUTABLE—After one year.

AUTOMATIC NON-FORFEITURE.—After policy has been in force three years, unpaid premiums are treated as being paid until such along with interest compounded at 5½ per cent. equal the cash surrender value stated on policy, the unpaid premiums and interest being held as a lien against the policy.

POLICY VOIDED.—During first year, by suicide (sane or insane) duelling or violation of law, are risks not assmued by the Company.

REVIVAL.—Policies may be revived during twelve months after lapse by furnishing evidence of health satisfactory to the Company and paying the arrears with interest not exceeding 6½ per cent. per annum.

Notes on Policies.

FIVE PER CENT. TWENTY YEAR GOLD BOND.—At death or on completion of the endowment term, the Company will pay $50 per annum for each $1,000 for 20 years, and the full amount of the policy at the end of that term.

SECURED DIVIDEND POLICY.—In the event of the death of the Assured after the 10th year, and before the end of the Accumulative period, all premiums paid after the tenth will be returned along with the sum assured.

GUARANTEED ACCUMULATION CONTRACT.—The Loans, Cash, Extended Assurance and Free Policy Values, are absolutely guaranteed and are written in each policy.

The Company will also issue, on request, the modified contract usually sold at the rates known as the "Uniform Rates of Canadian Companies"

CANADIAN GUARDIAN LIFE.

DAYS OF GRACE—One calendar month.

LOANS—After payment of three full years premiums and for amounts as stated in policy.

CASH SURRENDER VALUES—After payment of three full years premiums and for amounts as stated in policy.

PAID-UP POLICIES—After payment of three full years premiums.

INCONTESTABLE—From date of issue, except in case of actual fraud, provided premiums have been duly paid.

REVIVAL.—Policy may be revived within twelve months after lapsing on payment of the overdue premium, with interest, on production of evidence, satisfactory to the Company, of continued good health.

SUICIDE—Sane or insane, *duelling or violation of law*, renders the policy null and void.

NAVAL OR MILITARY SERVICE—Except in defence of Canada, not permitted in time of war without written permit from the Company.

CONTINENTAL LIFE.

DAYS OF GRACE.—One calendar month.

LOANS.—After three full years premiums have been paid, as per amounts stated on inside of policy.

CASH SURRENDER VALUES.—After payment of three full years premiums, for amounts as stated on inside of policy.

PAID-UP POLICIES.—After payment of three full years premiums for amounts as stated on inside of policy.

REVIVAL.—Policy may be revived within twelve months from date of lapsing on evidence of good health satisfactory to the Company and payment of arrears of premium with interest at 6 per cent.

AUTOMATIC NON-FORFEITURE.—After policy has been in force three years, unpaid premiums are treated as being paid until such along with interest compounded at 6½ per cent. equal the cash surrender value stated on policy, the unpaid premiums and interest being held as a lien against the policy.

INDISPUTABLE.—After two years, except in case of actual fraud.

RESIDENCE AND TRAVEL.—No restrictions.

Notes on Policies.

FIVE YEAR TERM WITH RENEWAL OPTION.—May be renewed and continued on Life or Endowment Plan without new medical examination, provided application be made before expiry of the five years. If not so exchanged, will be continued on plan to be elected by the Company.

TRUST FUND POLICY.—Sum assured payable at death or maturity in 20 equal annual instalments.

5 PER CENT. GOLD BOND POLICY.—On maturity of the policy either by death or by effluxion of time, the Company will issue a Bond payable in twenty years thereafter and bearing Interest at 5 per cent. per annum payable half-yearly in advance.

ANNUITY BOND POLICY.—Payable in 20 equal annual instalments on completion of term selected or earlier in event of previous death.

8 P.C. GUAR. BOND.—At maturity of the policy, the Assured has the following options:—

1. Cash guaranteed, $1,500.
2. Withdraw guaranteed profits, $500, and take paid-up policy for greatly increased amount, subject to evidence of good health.
3. Receive $80 per $1000 guaranteed for life, and face value of policy payable at death.
4. Commute the whole for an annuity for life.

GUAR. INDEMNITY POLICY.—The Company guarantee to loan all premiums after the tenth, provided that Interest be paid in advance each year on all premiums so loaned. In case of death at any time after the tenth year, and before completion of the Investment period, all premiums paid in

cash subsequent to the tenth annual premium will be returned, and all loans that have been made for the payment of premiums after the tenth, will be cancelled.

GUAR. COMP. INT. POLICY.—Company guarantees to credit to the policy on each due annual premium date a sum equal to 3 p.c. on all premiums paid; the sum so credited, or any part thereof, may be drawn in cash or disposed of otherwise at any time, but no interest will be allowed for any fraction of a year—if not drawn or used the Company will allow 3½ p.c. thereon, compounded annually until the end of the Dividend period.

GUAR. DIV. POLICY.—The following several options are guaranteed in the policy:—

1. Surrender policy for its entire cash value.
2. Withdraw guaranteed dividend in cash and receive a paid-up policy for full amount of the original policy.
3. Withdraw full reserves in cash, and purchase paid-up policy with guaranteed dividend.
4. Purchase with the cash value a paid-up policy for a guaranteed amount.

CROWN LIFE.

DAYS OF GRACE.—Thirty days.

LOANS.—After two years, as per table and conditions stated on back of policy.

CASH SURRENDER VALUE.—After three years, as per table and conditions stated on back of policy.

PAID-UP POLICIES.—After three years, as per table and conditions stated on back of policy.

INDISPUTABLE.—From date of issue, provided premiums have been duly paid and age correctly stated.

RESIDENCE, TRAVEL AND OCCUPATION.—No restriction.

REVIVAL.—Permitted at any time upon furnishing evidence of good health satisfactory to the Company and payment of all arrears and any indebtedness to the Company with interest at 5 per cent.

Notes on Policies.

YEARLY RENEWABLE PLAN.—Automatically renewed at attained age from year to year, as required, until age 65 is attained, when the insurance ceases entirely. May be exchanged at any time before reaching age 60 for a policy on regular life or endowment plan, without medical examination.

CONFEDERATION LIFE.

DAYS OF GRACE.—Thirty days.

LOANS.—After three years, for an amount not exceeding 95 per cent. of the cash value of the policy, will be granted as a loan.

CASH SURRENDER VALUES.—After three years, for amounts as stated in Policy.

PAID-UP POLICIES.—After three years, on application within three months after lapse, as per table on back of policy.

EXTENDED INSURANCE.—After three years, without application, insurance is extended for the time stated in table on back of policy.

INDISPUTABLE.—After one year.

REVIVAL.—Policies may be revived within five years by furnishing evidence of health satisfactory to the Association and paying the premiums in arrears with Interest.

Notes on Policies.

SPECIAL TERM POLICIES (*Non-Participating.*)—May be exchanged at any time during five years for any other of the Company's plans, without new medical examination, on most favorable terms.

GUARANTEED INCOME POLICY.—Payable in 20 equal annual instalments of $50 each, the first at death or on maturity of the policy. Applications under this plan will not be accepted for less than $2,000.

RETURN PREMIUM PLAN.—All premiums, in addition to the sum assured, returned in event of death during the period selected

DOMINION LIFE.

DAYS OF GRACE.—Thirty days.

LOANS.—After three years as stated in policy.

EXTENDED INSURANCE.—After three years, without application, policy continued as term insurance for such period as four-fifths of the legal reserve, considered as a single premium will purchase at the company's rates for temporary insurance. On payment of back premiums with 7 per cent. interest compounded annually, policy may be reinstated without medical examination.

POLICY VOIDED.—During first two years by suicide or death, by the hand of justice or in the naval or military service of any foreign power, in any of which cases the surrender value only will be payable.

INDISPUTABLE.—After three years, except in case of death in naval or military service with a foreign power.

Notes on Policies.

DEBENTURE POLICIES.—At death, or on maturity of the policy, the company issues its bond for the face value of the policy payable 20 years thereafter and bearing interest annually in advance at 5 per cent.

EQUITABLE LIFE.

DAYS OF GRACE.—Premium accepted within thirty days, if tendered with five per cent. interest per annum, from the date of default.

LOANS.—After three years, as per table and conditions on back of policy, interest at five per cent.

CASH SURRENDER VALUES.—After three years, on application as per table and conditions on back of policy.

OCCUPATION, RESIDENCE AND TRAVEL.—No conditions.

SUICIDE.—Whether sane or insane, within one year from date of issue of policy, is not a risk assumed by the Society.

PAID-UP POLICIES.—After three years, on application, as per table and conditions on back of policy.

REVIVAL.—Policy may be re-instated at any time upon furnishing satisfactory evidence of good health, and the payment of all arrears with interest at 5 per cent. per annum.

INDISPUTABLE.—After one year, from its date.

EQUITY LIFE.

DAYS OF GRACE.—One Calendar month.

LOANS.—After three years, for amounts stipulated in the policy. Interest at 5 p.c. per annum.

CASH SURRENDER VALUES.—After three years, for amounts as stated in the policy.

PAID-UP POLICIES.—After three years, and while policy still in force, for amounts as stated in the policy.

EXTENDED INSURANCE.—After three years, and on application, insurance is extended as per table on back of policy.

AUTOMATIC NON-FORFEITURE.—After policy has been in force two full years, unpaid premiums are treated as being paid, until such, with interest at six per cent per annum compounded equals the Reserve Hm. 3½ p.c. the unpaid premiums and interest being held as a first lien against the policy.

INDISPUTABLE.—After policy has been in force one full year except in case of fraud.

RESIDENCE, TRAVEL, OCCUPATION.—No restrictions.

REVIVAL.—Within twelve months of lapsing on evidence satisfactory to the Company of continued good health and payment of the overdue premium with interest at 6 p.c.

Notes on Policies.

20-YEAR GUAR DIV. PLAN.—Company guarantees one of the following options in settlement :—

1. Cash Value as stated in the policy, or
2. Receive the guaranteed dividend stated in the policy, and any further dividend that may be allocated in cash, and policy held fully paid-up for amount insured; or
3. Cash value of all dividends converted into paid-up insurance and added to policy, subject to evidence of insurability satisfactory to the Company, and policy held fully paid up for sum stated in the policy; or
4. An annual income for life for amount as stated in the policy.

ABSTAINERS' GUAR. INV. PLAN.—The Company guarantees one of the following options :

1. Guaranteed Cash Value for amount stated in policy and the allotted profits; or
2. An annual income for life for amount stated in policy or

3. Receive the Guaranteed Cash Dividend for amount stated in policy and its allotted profits in Cash, and policy held fully paid up for amount insured; or
4. Receive allotted profits in Cash, and convert Guaranteed Cash Dividend into a Bonus of $500 paid-up insurance to be added to fully paid-up policy; or
5. Policy fully paid up with Bonus addition of $500 added thereto, together with such further Bonus addition as the allocated profits will purchase at the Company's regular rates then in use; or
6. Convert the Guaranteed Cash Dividend and allocated profits into an annual income for life, and policy fully paid up for amount insured.

TEN-YEAR RENEWABLE TERM.—Policy may be renewed every ten years, premium at attained age, without new medical examination until age 60. Policy may then be continued without re examination for decreasing amount each year.

EXCELSIOR LIFE.

DAYS OF GRACE.—Thirty days.

LOANS.—After two or more years, any amount not exceeding 90 per cent. of the cash value if premiums have been regularly paid, and if the age has been correctly stated.

CASH SURRENDER VALUES.—After three full years premiums on application within four months.

PAID-UP POLICIES.—After three years, on application.

POLICY VOIDED.—By military service, except in time of peace or in militia in the defence of Canada, but should assured die in consequence of such Service without obtaining a permit, the Company will pay 90 per cent. of the full Net Reserve computed by the Institute of Actuaries Hm. Table and Interest at 3½ per cent, on the Surrender of the policy within six months thereafter.

REVIVAL.—Policy may be revived during 12 months after lapse by furnishing evidence of health satisfactory to the Company, and paying the arrears with 6 per cent. interest.

INDISPUTABLE.—After two full years, provided conditions regarding Military Service and payment of premiums are complied with.

NON-FORFEITABLE.—After payment of three full years premiums.

RESIDENCE AND OCCUPATION.—No restrictions whatever after policy has been in force two years.

EXTENDED INSURANCE.—After three or more years on written application to the Company, a Term policy will be issued for same amount as the original policy, and for such period as the Cash Surrender value will purchase as a net single premium Institute of Actuaries Hm. Table 3½ p.c. interest.

Notes on Policies.

COUPON ANNUITY BONDS.—Payable in 10, 15 or 20 equal annual instalments at death or in case of Endowments on completion of term.

5 PER CENT. INCOME DEBENTURE POLICY.—At death or on completion of Endowment term, the Co. will pay $50 per annum for each $1,000 assured for 20 years and the full amount of the policy in 20 years thereafter.

FEDERAL LIFE.

DAYS OF GRACE.—Thirty days.

LOANS.—After two and three years, to assist in keeping policy in force, but amount not stated in policy.

PAID-UP POLICIES.—After three or more years, on application as per amount stated in policy.

POLICY VOIDED.—By fraud, by suicide, or by travel or residence south of north latitude 36th degree, or engaging in any extra hazardous occupation or service, within one year of date of issue.

INDISPUTABLE.—After one year, age being admitted.

REVIVAL.—Policies may be revived during twelve months after lapse by furnishing evidence of health satisfactory to the Company, and payment of arrears of premium and whatever revival fine may be imposed not exceeding 7 per cent. of the premiums in arrears.

AUTOMATIC NON-FORFEITURE.—After policy has been in force three full years, unpaid premiums are treated as being paid until such along with interest at 6 per cent. equals the Reserve, Institute of Actuaries Hm. Table and Interest at 3 per cent.

Notes on Policies.

INSTALMENT PLAN.—Policy payable at death or maturity in 20 equal annual instalments.

ENDOWMENT AGE 70.—Policy payable at Death or Age stipulated.

COMPOUND INVESTMENT.—After the policy has existed for 10 years, the holder may borrow from the Company the balance of the premiums at 6 per cent. interest, payable annually in advance. In case of death after 10 years, the face of the policy together with the eleventh and subsequent premiums becomes payable, thus cancelling the premium loans if any. At the end of the investment period, Reserve and Surplus may be applied as per guaranteed option.

GUARANTEED SECURITY.—At end of 20 years policy is fully paid-up and may then be surrender for the entire Reserve (Institute of Actuaries 3 p.c.) and in addition the Cash value of the surplus, or the amount may be converted into an income for life.

TEN YEAR RENEWABLE POLICY.—Insurance can be renewed at the end of each ten years of the policy, without new medical examination at the rate for actual age attained, or may be exchanged for one on any other plan issued by the Company. Dividends are payable at the end of each ten years only.

GUARANTEE INCOME BOND.—$50 per annum for life on completion of the term selected and $1,000 at death.

GREAT-WEST LIFE.

DAYS OF GRACE.—One month.

LOANS.—After three years as provided for in the policy.

REVIVAL.—Application will be considered, provided applicant is in sound health.

AUTOMATIC NON-FORFEITURE.—Unpaid premiums are treated as paid so long as the Reserve value is sufficient to pay such.

CASH SURRENDER VALUES.—After three years, as provided for in policy.

PAID-UP POLICIES.—After three years, as provided for in policy.

POLICY VOIDED.—For non-payment of any premium, subject, however, to certain rights in respect of policies on which three full years' premiums have been paid.

INDISPUTABLE.—After two years, except for fraud.

Notes on Policies.

COLLATERAL SECURITY PLAN.—At the end of dividend period selected, entire Reserve value of the policy is guaranteed.

20 YEAR RENEWABLE TERM PLAN.—Insurance can be renewed at end of each 20 years, without new medical examination, at the rate for actual age attained, or exchanged while in force for a policy under any other plan issued by the Company on payment of premium required therefor at age attained.

YEARLY RENEWABLE PLAN. Renewed *each* year at increased age and as above. On attaining 65 years of age policy must be exchanged for Ordinary Life one, if further insurance is desired.

HOME LIFE.

DAYS OF GRACE.—Thirty days.

LOANS.—After three years, as per conditions on policy.

CASH SURRENDER VALUES.—After three years, as per amounts and conditions on policy.

PAID-UP POLICIES.—After three years as per amounts and conditions on policy.

EXTENDED INSURANCE.—On application.

RESIDENCE, TRAVEL AND OCCUPATION.—No restrictions.

POLICY VOIDED.—For non-payment of any premium when due.

REVIVAL.—At any time within one year from date of lapsing upon evidence of good health satisfactory to the Association and payment of overdue premium with Interest at Five per cent.

INCONTESTABILITY.—After one year, except in case of actual fraud.

Notes on Policies.

5 YEAR RENEWABLE TERM.—Policy may be renewed every five years at the then attained age, without new medical examination until age 70. Policies will not be issued on lives under 15 or over 55, and not on females.

5 P. C. BOND POLICY.—At death or on maturity of the policy, the Company will pay $50 per annum per $1,000 for 20 years, and the face value of the policy at the end of that term.

IMPERIAL LIFE.

DAYS OF GRACE.—One calendar month.

LOANS.—After three years, as per amount and conditions on inside of policy.

CASH SURRENDER VALUES.—After three years, as per amount and conditions on inside of policy.

PAID-UP POLICIES.—After three years, on application, as per amount and conditions on inside of policy.

AUTOMATIC NON-FORFEITURE.—After policy has been three years in force, unpaid premiums are treated as having been paid, until such compounded at six and one half per cent. interest, equal the cash surrender value of the policy, the unpaid premiums and interest being held as a lien against the policy.

INCONTESTABLE.—After one year except in case of actual fraud.

REVIVAL.—Policy may be revived during twelve months after lapse by providing evidence of health satisfactory to the Company and paying the arrears with 6 per cent. interest.

Notes on Policies

GUARANTEED SECURITY POLICY.—(1) That should death take place after the tenth year and before completion of the Accumulative Surplus period, there will become payable, in addition to the sum Assured, all premiums payable after the 10th. (2) That after payment of ten years premiums, the Company will loan at its current rate of Interest, the 11th and subsequent premiums payable under the policy.

5 P. C. INVESTMENT BOND.—At death or maturity, on surrender of the policy, the Company will issue to the beneficiary, Bonds in denomination of $1,000 each, payable in 20 years from date, and bearing interest at 5 p. c. per annum, payable half-yearly.

50 P. C. GUARANTEED ADDITION POLICY.—In the event of death during the Accumulation Surplus Period, one-half of all premiums paid will be returned along with the sum assured.

LONDON AND LANCASHIRE LIFE.

DAYS OF GRACE.—Thirty days.

LOANS.—After three full years' premiums have been paid.

CASH SURRENDER VALUES.—After three full years' premiums have been paid.

PAID-UP POLICIES.—After three full years premiums have been paid

POLICY VOIDED.—By suicide during first year of the insurance, except where policy shall have been effected by bona-fide creditor or assigned for value and company served with notice of assignment one month before death of the assured; or by engaging in warfare without the written permission of the Company.

Policy World Wide and without any restriction as to foreign travel or residence.

Policies on Deferred Bonus Plan absolutely incontestable after three years.

REVIVAL.—Lapsed policy may be revived during lifetime of the Assured within 12 calendar months from expiration of days of grace, without evidence of health on payment of overdue premium or premiums, together with a fine of $1 per month for each $1,000 assured; or with satisfactory evidence of health on payment of the overdue premium or premiums with interest at the rate of 5 per cent. per annum.

Notes on Policies.

ENDOWMENT AT 70.—Policy payable at 70 or when reserve and surplus equal its face value.

INCOME POLICY.—Provides for an annuity for life in addition to payment of the sum assured at completion of the term.

INVESTMENT AND TRUST POLICY.—On maturity of the policy either by death or by effluxion of time, the Company pay $100 per annum for 20 years thereafter and $1,000 at the end of that term, making $3,000 in all.

AUGMENTATION SYSTEM.—Guarantees a Bonus or increase of $20 per $1,000 per annum for each year's premium paid, payable at death or on maturity of policy.

GUARANTEED CASH SURRENDER VALUE, LOAN AND PAID-UP POLICIES.—For amounts as stated in "Table of Values" on back of policy.

5 P. C. INVESTMENT CONTRACT.—Optional Settlements.

(*a*) Accepting the Guaranteed Cash Value and Profits that may have been apportioned.

(*b*) Drawing the Profits that may have been apportioned in Cash and accepting Bonds for the amount of the policy with interest at 5 p. c. per annum, payable half-yearly, for which latter coupons are attached.

(*c*) Drawing the Profits that may have been apportioned in Cash, and applying the Guaranteed Cash Value in purchasing paid-up insurance.

(*d*) Applying the entire Cash Value and Profits that may have been apportioned in purchasing paid-up insurance.

Options (*c*) and (*d*) subject to satisfactory evidence of health being furnished to the Company.

LONDON LIFE.

DAYS OF GRACE.—Thirty days.

LOANS.—After five years.

CASH SURRENDER VALUES.—After five years.

PAID-UP POLICIES.—After three years.

INDISPUTABLE.—After one year, except in case of fraud.

REVIVAL.—Policies may be revived within one year after lapse, by furnishing evidence of health, satisfactory to the Company, and paying the arrears with interest at 6 p. c.

Notes on Policies.

GUARANTEED 4 PER CENT. "INSTALMENT" INCOME BOND.—Provides for an annuity of $40 per year for life after attaining age stated, and for an insurance of $1,000 payable in 20 instalments after death.

IDEAL INCOME BOND.—Provides for an insurance of $1,000 in case of death before attaining specified age, and an annuity for life payable on each anniversary of the Bond with a decreasing insurance thereafter until age 100 is attained.

MANUFACTURERS' LIFE.

DAYS OF GRACE —One Calendar month.

LOANS.—After three years.

CASH SURRENDER VALUES.—After three years, as per amount and conditions on inside of policy.

AUTOMATIC NON-FORFEITURE.—After policy has been in force two years, unpaid premiums are treated as being paid until such along with interest compounded at 9 per cent. equal the Reserve H.M. 3½; the unpaid premiums and interest being held as a lien against the policy.

PAID-UP POLICIES.—After three years, as per amounts and conditions on inside of policies.

INDISPUTABLE.—After one year, except in case of fraud.

REVIVAL.—Policy may be revived during 12 months after lapse by providing evidence of health satisfactory to the Company and paying the arrears with interest.

UNRESTRICTED.—No restrictions as to Occupation, Residence or Travel.

Notes on Policies.

YEARLY RENEWAL PLAN.—Policy may be changed to one on any of the regular plans issued by the Company before attaining age 60 without new medical examination. If not so changed, the insurance will absolutely cease on attaining age 64.

TEN-TWENTY PLAN.—At the end of ten years the policy may be continued for 10 years longer at the original premium or may then, or previously, be exchanged for any form of whole life or endowment insurance, then issued by the Company, without re-examination, and have the full legal

reserve (net accumulations) applied to reduce the new premium.

INSTALMENT POLICIES.—Payable in 5, 10, 15, 20 or 25 equal annual instalments after death, or maturity of policy.

FIVE PER CENT. GOLD BOND.—At death or maturity the Company will issue Bonds payable in 20 years from date, and bearing interest at the rate of 5 per cent. per annum, payable half-yearly; or in lieu thereof the Company will pay $1,250 in full for each $1,000 Bond.

GUARANTEED INVESTMENT POLICY.—The Company guarantee to loan all premiums after the fifth, provided that Interest be paid in advance each year, on all premiums so loaned. In case of death at any time after the tenth year, and before completion of the Investment period, all premiums paid in cash subsequent to the tenth annual premium will be returned, and all loans that have been made for the payment of premiums after the tenth, will be cancelled.

METROPOLITAN LIFE.

DAYS OF GRACE.—Thirty-one days.

LOANS.—After three years as stated in Policy.

CASH SURRENDER VALUES.—After three years as stated in policy.

PAID-UP POLICIES.—After three years as stated in policy.

EXTENDED INSURANCE.—Automatically after three years as stated in policy.

POLICY VOIDED.—If assured within one year from issue of policy becomes engaged in or in any manner connected with the manufacture or sale of ale, wine, beer or liquor without permission.

INDISPUTABLE.—After two years.

REVIVAL.—Within three years of default on evidence of insurability and payment of arrears of premiums and indebtedness against the policy with interest thereon at 5 p. c.

SUICIDE.—If the insured, within one year from the issue of policy, die by his own hand or act, whether sane or insane, the Company shall not be liable for a greater sum than the premiums which have been received under the policy.

Notes on Policies.

MODIFIED ENDOWMENT WITH LIFE OPTION.—In event of death within the 20 years, sum assured only payable. Should the Assured be living, however, at that time he may in lieu of the Endowment, elect one of the following options:—

1. To receive a paid-up policy for the sum stipulated in policy, subject to evidence of good health satisfactory to the Company.
2. To receive a specified amount in Cash and a paid up policy for the full amount insured.

3. To receive a paid-up policy for a specified amount and a life annuity.
4. To receive a life annuity no further insurance.

LIFE PREMIUM REDUCED.—Policy provides that after premiums have been paid in full for 20 years, and irrespective of age and issue, the premium rate thereafter shall be $10. annually per $1.000.

MONARCH LIFE.

DAYS OF GRACE.—One month.

LOANS.—After three years.

CASH SURRENDER VALUES.—After three years.

INDISPUTABLE.—After one year.

AUTOMATIC NON-FORFEITURE.—Unpaid premiums are regarded as paid so long as the cash surrender value is sufficient to pay part of a premium.

REVIVAL.—Policy may be revived upon providing evidence of health satisfactory to the Company, and payment of arrears with interest at 6 per cent.

INSTALMENT PRIVILEGES—Granted to every policyholder.

MUTUAL LIFE OF CANADA.

DAYS OF GRACE.—Thirty days.

LOANS.—At the end of the third or any subsequent year, on application, not exceeding ninety per cent. of the Cash Surrender Value, shown in table on inside of policy.

CASH SURRENDER VALUES.—After three years, as per table and conditions on inside of policy.

PAID UP POLI[illegible] After three years, on application as per amount [illegible] ditions on inside of policy.

AUTOMATIC N[illegible] EITURE.—After policy has been in force three ye[illegible] unpaid premiums are treated as having been paid unti[illegible] such together with interest compounded annually at six per cent. per annum amount to the surrender value, as shown in table on inside of policy, the unpaid premiums and interest being held as a lien against the policy.

POLICY VOIDED.—By fraud only.

INCONTESTABLE.—After two years.

REVIVAL.—Policies may be revived during twelve months after lapse by furnishing evidence of health satisfactory to the Company and paying the arrears.

Notes on Policies.

TERM WITH OPTION.—The holder, if under 60 years of age may, at or prior to the expiration of the term, exchange policy for another of similar amount, without re-examination, on any of the Company's Life or Endowment plans.

FIVE PER CENT. DEBENTURE POLICY.—At death, if policy be for life, or on completion of the Endowment period or earlier in the event of death, the Company will issue in

lieu of such policy a Debenture payable 20 years after for amount assured, bearing interest at 5 per cent. per annum, payable half yearly.

GUARANTEE LIFE INCOME POLICY.—At end of period selected Company will pay assured $50 per annum for each $1,000 insured, during life. Should death occur before completion of period, Company will make 20 such annual payments; or in the event of assured not receiving 20 such annual payments, Company guarantee to pay remainder to the legal representatives.

MUTUAL LIFE OF NEW YORK.

DAYS OF GRACE.—After one year, thirty days, with interest at 5 per cent. for the time taken.

LOANS.—After three years, as per amount and conditions on back of policy.

CASH SURRENDER VALUES.—After three years, on application, within three months of lapse, as per amount and conditions on back of policy.

PAID-UP POLICIES.—After three years, without application, as per amount and conditions on back of policy.

EXTENDED INSURANCE.—After three years, automatically as per table and conditions on back of policy.

INCONTESTABLE.—After two years.

RESIDENCE AND TRAVEL.—No restrictions.

OCCUPATION.—Free from any restrictions as to Military or Naval Service, and as to occupation after one year from date of issue.

SUICIDE—Not liable if within one year, sane or insane.

Notes on Policies.

YEARLY RENEWABLE TERM.—Premiums increase with the age of the insured until age 64 is passed, after which time the policy can be continued only as an ordinary Life Policy. At the end of any policy year, the policy may be exchanged (without medical examination) for one under any of the regular plans at age nearest birthday, according to the rates of the Company then in force.

NATIONAL LIFE.

DAYS OF GRACE.—One calendar month.

LOANS.—After three years, as per amounts and conditions in policy.

CASH SURRENDER VALUES.—After three years as per amounts and conditions in policy.

PAID-UP POLICIES.—After three years as per amounts and conditions in policy.

AUTOMATIC NON-FORFEITURE.—After policy has been in force three years, unpaid premiums are treated as being paid until such along with interest compounded at 6½ per cent. equal the cash surrender value stated on policy, the unpaid premiums and interest being held as a lien against the policy.

INCONTESTABLE.—After two years except in case of actual fraud.

REVIVAL.—Policy may be revived within 13 months on satisfactory evidence of good health to the Company and payment of overdue premiums with interest at 6 per cent. per annum.

OCCUPATION, RESIDENCE OR TRAVEL—No restrictions.

Notes on Policies.

COMBINED OPTION POLICY.—At end of term may be continued without medical examination at renewal rate of premium and age then attained.

SEVEN PER CENT. ANNUITY BOND—If the policy be in force and the assured alive at the completion of the Dividend Period, the following options are guaranteed in the policy:—

1. Receive the profits in cash.
2. Receive the profits, converted into additional paid-up insurance, subject to evidence of good health, satisfactory to the Company.
3. Receive the profits, converted into an additional annual income, and if payment of the policy be deferred until death an annual income of 7 per cent. per annum on the sum assured.

INSTALMENT AND PRINCIPAL POLICY—The Company are not now issuing this policy.

NEW YORK LIFE.

DAYS OF GRACE.—One month, with interest at 5 per cent.

LOANS.—Granted on application on sole security of policy at 5 per cent. after three years, as per amounts stated in the policy.

PAID-UP POLICIES.—Granted on application after three years within three months after lapse, as per table and conditions in the policy.

EXTENDED INSURANCE.—Granted after three years for periods show in the policy.

INDISPUTABILITY.—Indisputable from date of issue.

OCCUPATION, RESIDENCE & TRAVEL—No conditions.

NORTH AMERICAN LIFE.

DAYS OF GRACE.—One calendar month.

LOANS.—After three years, for amounts as stated in policy, and interest not exceeding 6 per cent. per annum.

CASH SURRENDER VALUES.—After three years, on application, as per amounts stated in policy.

PAID-UP POLICIES.—After three years, on application, as per amount stated in policy.

POLICY VOIDED.—During one year, by travel or residence in the Torrid Zone, or by engaging without a permit in blasting, mining, sub-marine labor, the production of any highly explosive material, the handling of electric

wires or dynamos, engagement in aerial or arctic voyages, or in employment on a railroad, steamboat or other vessel, also by suicide.

INDISPUTABLE.—After one year, save that naval or military service without a permit in time of war is forbidden, except in the militia or volunteer corps in defence of Canada.

REVIVAL.—Policy may be revived during 6 months after lapse by furnishing evidence of health satisfactory to the Company and paying the arrears with 6 per cent. interest.

AUTOMATIC EXTENDED INSURANCE.—After three years, as per table on back of policy.

Notes on Policies.

COMPOUND INVESTMENT.—(*a*) The return of the 11th and subsequent premiums paid during the investment period, together with the full face of the policy, is guaranteed in case of death within that period. (*b*) If desired the assured may borrow the eleventh and subsequent premiums, paying interest thereon annually in advance. If death occurs within the investment period, the loan is cancelled.

SEVEN PER CENT. GUARANTEED INCOME BOND.—Guaranteed Cash Value payable at end of premium payment term, or policy continued as a paid-up policy for its original face value and an income of $70 per $1,000 during the remainder of life.

COMMERCIAL PLAN.—Policy may be renewed for quiquennial periods, at the rate for the age attained, or may be changed to any of the Company's whole life or endowment plans without new medical examination.

FIVE PER CENT. GUARANTEED DEBENTURE POLICY.—On the death of the assured, if the policy be a life one, or on completion of the endowment period or earlier in event of death, the Company will issue a Debenture for the amount of the policy payable twenty years after, bearing interest at 5 per cent. per annum payable half yearly, for which coupons are attached to the Debenture.

NORTHERN LIFE.

CASH SURRENDER VALUES.—After five years, as per table on back of policy.

LOANS.—After five years.

PAID-UP POLICIES.—After three years, on application, as per table on back of policy

POLICY VOIDED.—By suicide or death in consequence of violating the law should such death occur within two years. By engaging, within one year, without a permit, as an occupation:—(1) In blasting, mining, submarine labor, the production of any explosive material, or in any naval or military service (except in the militia or volunteer corps in defence of Canada), or (2) engage in Ariel or Arctic voyages, or (3) reside elsewhere than in Canada, Newfoundland, Europe or the United States, or (4) between the 15th days of June and November in any year, reside in any part of America south of the 36th degree of North Latitude, or in the Eastern Hemisphere south of the 42nd degree.

REVIVAL.—Policies may be revived during six months after lapse by furnishing evidence of health satisfactory to the Company and paying arrears with interest at 6 per cent.

INDISPUTABLE.—After one year, subject to payment of Premiums and provisions as to proofs of death and limitation of time for action or suit.

Notes on Policies.

ANNUITY BOND.—In event of death of assured after attaining age 60, and before receiving 10 annual payments of $100 each, the balance of $1,000 becomes payable to his legal representative.

FIVE PER CENT. GUARANTEED BOND.—Issued in Bonds of $500 each, which amount is payable in case of death and such further sum as the premiums paid compounded at 5 per cent. exceed the sum of $500 already guaranteed. At maturity 5 per cent. annuity will be paid on the amount of the Bond, so long as the sum is left in on deposit with the Company.

GUARANTEE BONUS POLICY.—At end of every fifth year a Bonus of $100 per $1,000 is added to the policy if in full force at such time, which Bonuses amounting to $500 at the end of 20 years will be paid in cash to the Assured.

GUARANTEED COMPOUND INTEREST POLICY.—At end of each premium year, policy will be credited with 3 per cent. Interest on all premiums paid, which can be drawn in cash, or applied in reducing next premium, or left to accumulate at same rate of interest until the end of twenty years, or applied in purchasing additional insurance.

PELICAN & BRITISH EMPIRE LIFE.

DAYS OF GRACE.—Thirty days.

CASH SURRENDER VALUES.—After three years.

PAID-UP POLICIES.—After two years.

REVIVAL.—Within one year from date when unpaid premium became due, on satisfactory proof of continued elegibility and on payment of arrears of premium with interest at 6 p.c.

SUICIDE.—Void if within 12 calendar months of the issue of the policy, except to the extent of any bona-fide interest acquired by any other person or persons for a sufficient pecuniary consideration.

ROYAL.

DAYS OF GRACE.—Thirty days.

LOANS.—After payment of two full years premiums, as per table and conditions stated on policies.

CASH SURRENDER VALUES.—After payment of two full years premiums, as per table and conditions stated on policies.

PAID-UP POLICIES.—After payment of two full years premiums, as per table and conditions stated on policies.

AUTOMATIC NON-FORFEITURE.—After payment of two and three full years premiums, in case of default, unpaid premiums are treated as being paid until such alon with Interest compounded at 6 per cent. per annum equ 's the Reserve H. M. 3½ per cent., the unpaid premiums and interest being held as a first lien against the policy.

POLICY VOIDED.—If Declarations and Statements made by Assured, or any of them, found to contain any untrue averment, except as to age, so far as material to the contract, the policy shall cease and be void.

REVIVAL.—Within twelve calendar months upon proof satisfactory to the Company, of good health and habits, and payment of arrears of premium, and a fine not exceeding one-half per cent. on the sum assured.

Notes on Policies.

TERM 5 YEARS WITH OPTION.—Policy may be changed at any time during the five years for one on any other plan issued by the Company, without new medical examination, on payment of the difference in premium with interest, at attained age.

ROYAL-VICTORIA LIFE.

DAYS OF GRACE.—Thirty days.

LOANS.—After three years, on application, for amounts and under conditions on inside of policy.

CASH SURRENDER VALUES.—After four years, on application, for amounts and under conditions on inside of policy.

PAID-UP POLICIES.—After three years, on application for amounts and conditions on inside of policy.

AUTOMATIC NON-FORFEITURE.—After policy has been in force two years, unpaid premiums are treated as having been paid until such with interest compounded at 6 per cent. equal the reserve on the policy on a 3½ per cent. basis, the unpaid premiums and interest being held as a lien against the policy.

POLICY VOIDED.—By the insured engaging in naval or military service in time of war except in the defence of Canada.

INCONTESTABLE.—After one year, except as to naval and military service.

REVIVAL.—Policy may be revived during 12 months after lapse by furnishing evidence of health satisfactory to the Company and payment of arrears of premium with interest at 6 per cent.

Notes on Policies.

5 YEARS EXCHANGEABLE TERM PLAN.—Policies on this plan may be exchanged for others on the Accumulation Plan, providing that the insured has not passed 60 full years, and that this change is made before the term of the policy expires.

GUARANTEED MORTUARY BONUS POLICY.—The 11th adn

all subsequent premiums paid in cash, will be returned along with the sum assured in event of death, between the payment of the 11th premium and the expiration of the Accumulation period.

FIVE PER CENT DEBENTURE POLICY.—At death or maturity the Company will issue a Debenture for the face value of the policy, payable in 20 years from date, and bearing interest at the rate of five per cent per annum, payable half yearly in advance.

SOVEREIGN LIFE.

DAYS OF GRACE.—Thirty days.

LOANS.—After two full years for amounts as stated in Policy, Interest at 5 per cent. per annum.

CASH SURRENDER VALUES.—After two full years for amounts as stated in policy.

PAID UP POLICIES.—After two full years for amounts as stated in policy.

EXTENDED INSURANCE.—After payment of two full years premiums, upon written application and furnishing the Company, at his own expense, medical evidence of satisfactory good health the policy will be continued as a non-participating term insurance for the original amount, and for the number of years as set forth in the policy.

INDISPUTABLE.—After being in force one full year, and age having been admitted.

REVIVAL.—Policy may be revived within 12 months after lapse, on production of evidence, satisfactory to the Company, of continued good health and payment of all overdue premiums with interest not exceeding six per cent. per annum.

POLICY VOID.—If Assured shall die by suicide, sane or insane, duelling or by the hands of Justice, within one year from date of issue, unless effected by one party on the life of another, or unless assigned to a third party for value.

RESIDENCE, TRAVEL AND OCCUPATION.—Free from restrictions from date of issue, except Military or Naval Service in time of war, for which permission must be obtained from the Company.

STAR LIFE.

DAYS OF GRACE.—Thirty days.

POLICY VOIDED.—By fraud or if insured dies by suicide, duelling or by the hand of justice within two years of date of policy.

INDISPUTABLE.—After two years.

Notes on Policies.

SIX PER CENT. DEBENTURES.—Policies issued for $2,000 or over and payable ten years after death with an annuity equal to 6 per cent. of the face during the interim.

PROTECTED POLICY.—If the assured, before attaining age 65 should be *wholly* unable, either by accident or illness, from

pursuing his avocation for a period of not less than *three months*, a proportionate reduction will be made from the next premium payment. Should the illness or accident totally and permanently incapacitate the assured, *the policy shall be free from all premium payments* until attaining the age of 65, when the benefit will cease.

STANDARD LIFE.

DAYS OF GRACE.—Thirty days.

CASH SURRENDER VALUES.—After three years on Ordinary policies, for not less than 60 per cent. of the Reserve value calculated by the Table of Mortality in use by the Company for the time being, with interest at four per cent.

REVIVAL.—Policy after being five years in force may be revived within thirteen months from date of lapsing without evidence of health, on payment of the overdue premiums with interest at half per cent. per month.

UNCHALLENGEABLE.—After two full years, on any ground whatever, provided age has been admitted.

WORLD-WIDE.—No restriction as to occupation, residence or travel.

Notes on Policies.

FAMILY TRUST INVESTMENT.—Policy issued on husband and wife with interest at 4 and 5 per cent., payable during lifetime of beneficiary and sum assured payable at death of survivor. Rates may be had on application to the Company.

REVERSIBLE PREMIUM PLAN.—On reaching the age agreed upon, premium payments cease, and policy becomes fully paid-up payable at death, and insured receives a life annuity equal to the annual premium, payable half yearly.

SUN LIFE.

DAYS OF GRACE.—Thirty days.

LOANS.—After three years as per table and conditions stated on back of policy.

CASH SURRENDER VALUES.—After three years as per table and conditions stated on back of policy.

PAID UP POLICIES.—After three years on application as per table on back of policy.

AUTOMATIC NON-FORFEITURE.—After policy has been in force two years, unpaid premiums are treated as having been paid, until such along with interest compounded annually at ten per cent. (6 per cent. being for interest and 4 per cent. for expenses), equal in amount the reserve stated in table on the back of the policy, the unpaid premiums and interest being held as a lien against the policy.

INDISPUTABLE.—After two years.

RESIDENCE AND OCCUPATION.—No restriction.

Notes on Policies.

FIVE PER CENT. DEBENTURE POLICY.—At death or maturity of the policy, the Company issues a Bond payable 20 years after, and bearing interest at 5 per cent., payable half-yearly, for which latter Coupons are attached.

SPECIAL INSTAL. ENDOW. POLICY.—In event of death during the Endowment period, amount of policy payable in 20 equal annual instalments of $50 each. If living at end of term amount payable in like manner, in any event, and continued thereafter during life time of assured.

STATE LIFE.

DAYS OF GRACE.—One month subject to an interest charge at the rate of 5 p. c. per annum.

LOANS.—After two years for amounts and on conditions as stated in the policy.

CASH SURRENDER VALUES.—After two years and for amounts as stated in the policy.

PAID-UP POLICIES.—After two years and for amounts as stated in the policy.

INCONTESTABLE.—After one year, except as regards Military or Naval service in time of War.

REVIVAL.—Policies may be revived upon the approval of the President and Medical Director, subject to the rules of the Company.

SUICIDE.—If the insured shall, whether sane or insane, die by his own hand or act or in consequence of the violation of law, within one year from the date of issue of the policy, such policy shall be null and void.

EXTENDED INSURANCE.—After two years, as per table in policy.

Notes on Policies.

TWENTY YEAR CONVERTIBLE TERM.—Policy continued at end of each 20 year period at age attained, without new medical examination, and application for renewal not necessary.

TRAVELERS LIFE.

DAYS OF GRACE.—Thirty-one days.

INCONTESTABLE.—After one year from date of issue.

REVIVAL.—At any time upon written application and furnishing satisfactory evidence of health to the Company and payment of all arrears with interest at 5 per cent.

OCCUPATION, RESIDENCE, TRAVEL, ETC.—No conditions.

LOANS.—After two and three years on application, as per amounts on back of policy.

CASH SURRENDER VALUES.—After two and three years, on application, as per amounts on back of policy.

PAID-UP POLICIES.—After three years, on application, as per amounts on back of policy

AUTOMATIC EXTENDED INSURANCE.—After two and three years, without application, for the time stated in table on back of policies.

SUICIDE.—In case of suicide within one year from date of issue of policy, whether sane or insane, the limit of recovery shall be the premiums paid.

Notes on Policies.

10 YEAR RENEWABLE.—Policy can be renewed every 10 years at premium for age attained, without medical re-examination, provided assured is not at the time over 60 years of age, or may be changed to any other form of policy issued by the Company, also without medical re examination on payment of the difference of premium with interest at 5 per cent.

GUARANTEE TWENTY YEARS DISTRIBUTION.—Guaranteed additions in Cash, or paid up insurance or annuity at end of term; and on all life plan a material reduction in premiums.

UNION LIF

DAYS OF GRACE.—One month.

LOANS.—After three years, upon application, as per amounts and conditions stated on policies.

CASH SURRENDER VALUE.—After three years, upon application, as per amounts and conditions stated on policies.

EXTENDED INSURANCE.—After three years, upon application as per amounts and conditions stated on policies.

PAID-UP POLICIES.—After three years, upon application, for such amount as the Cash Surrender Value will purchase temporary insurance for 5, 10 or 20 years at the Company's single premium rates.

REVIVAL—Permitted.—Provided premium not more that one month overdue, on application in writing accompanied with evidence, satisfactory to the Company, that the life is still insurable and payment of arrears, with interest.

POLICY VOIDED.—Within one year by suicide, sane or insane, or by death in consequence of the violation of law.

INDISPUTABLE.—After one year, except for fraud, mis-statement as to age and as provided by law. Assured, however, are forbidden from engaging in military or naval service, except in defence of Canada, without previous written permit from the Company.

Notes on Policies

SAVINGS BANK POLICY.—The sum payable at the end of 20 years as an Endowment, is the total amount of all the premiums paid during the term of the policy.

UNION MUTUAL LIFE.

DAYS OF GRACE.—Thirty-one days.

LOANS.—After three years, as per amounts and conditions on inside of policies.

CASH SURRENDER VALUES.—After three years, as per amounts and conditions on inside of policies.

PAID-UP POLICIES.—After three years, as per amounts and conditions on inside of policies.

EXTENDED INSURANCE.—After three years, as per amounts and conditions on inside of policies.

OCCUPATION, RESIDENCE AND TRAVEL.—No conditions.

INCONTESTABLE.—After one year.

REVIVAL.—Policies may be revived at any time within three years from date of lapse by providing evidence of health satisfactory to the Company and paying the overdue premiums, with interest at five per cent. per annum.

Notes on Policies.

RENEWABLE TERM.—Renewable at completion of term, without medical re-examination, or while in force it may be exchanged for any of the company's whole life or endowment plans.

UNITED STATES LIFE.

DAYS OF GRACE.—One month.

LOANS.—After three years, as per amount and conditions on inside of policy.

CASH SURRENDER VALUES.—After three years, as per amount and conditions on inside of policy.

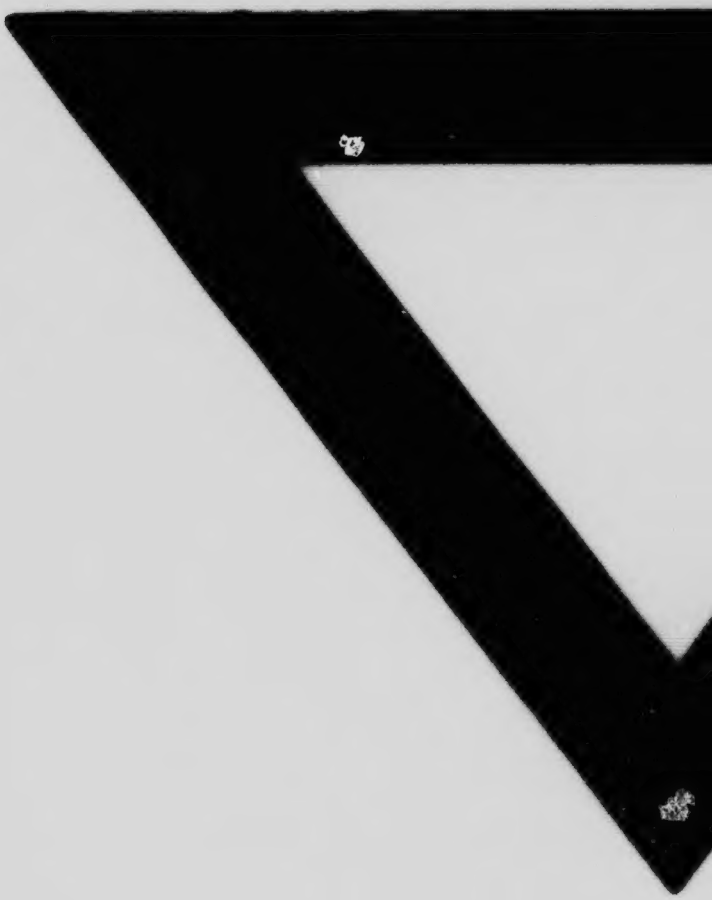
PAID-UP POLICIES.—After three years, as per amount and conditions on inside of policies.

EXTENDED INSURANCE.—After three years, as per conditions, time, etc. on inside of policies.

INDISPUTABLE.—After one year.

REVIVAL.—Policy may be revived during six months after lapse by providing evidence of health satisfactory to the Company and paying the arrears.

TRAVEL, RESIDENCE OR OCCUPATION.—No restriction in respect either of travel, residence or occupation, excepting always, that if within one year from the date of issue the insured shall go within the Tropics, or north of the parallel of 60th degree, north latitude, or engage in Military or Naval service in time of war, the liability of the Company in case of death shall be limited to the return of the premiums actually paid.

Notes on Policies.

CONTINUABLE TERM.—Policy may be renewed, if insured not over 65 years of age and after 65 at premium stated in policy, without medical examination and at age then attained.